

SATURDAY NIGHT.

SECTION 1. PAGES 1 TO 16

VOL. 24, No. 41.

Printed and Published by
Saturday Night, Limited, Toronto.

TORONTO, CANADA, JULY 22, 1911

TERMS—Single Copies, 10c.
Per Annum (in advance), \$3.

Whole No. 1233

FRONT PAGE

A SOLDIER of Fortune, whose fad is writing for the magazines, is telling us that Canadians do everything much better than we do. Now let him tell us why Canada does not get along as well as this country."

This quotation is taken from the July number of Howe's Monthly, which the readers of SATURDAY NIGHT will remember as having been previously referred to in these columns. As E. W. Howe bows down to only one god, and that god's name is success, the above paragraph is, I think, worth dwelling upon. This man, who has been successful himself in his chosen work of journalism, believes that John D. Rockefeller is one of the great men of America; he believes that the Ladies' Home Journal is the greatest monthly in the world, and he also believes that the Saturday Post is the greatest weekly. He bases his judgment upon the success achieved by this man Rockefeller in gathering in the dollars and of the two publications in question by reason of the fact that they have gathered in the subscribers. On the same general basis, I imagine, Howe would judge that Canada "does not get along so well as the United States by reason of the fact that the population of the latter country is about ten times as big as ours. But after all is this the true basis of success?

Is an illy managed, badly regulated large family any more desirable than a well managed family of moderate proportions? If this is not the case, upon what then can Americans of the Howe type base their judgment that "Canada does not get along so well as the United States."

If the judgment is to be based upon the financial success of the citizens then Canada has the best of the argument, for the per capita of wealth of this country is greater than that of the United States. If we are to base it upon foreign trade the result is not altered, for Canada's overseas trade is per capita greater than that of the Republic. If we are to consider the bank clearings of the various United States and Canadian centres of population criteria of success Canada wins again, for in no single instance are the United States bank clearings increasing in such proportions as are those of Canadian cities at the present moment. If judgment is to be based upon illiteracy, again we score, for the number of those who cannot read and write in Canada is far less according to the population than in the neighboring Republic. Surely it cannot be a comparison of the court procedure of the two countries that causes us in Mr. Howe's opinion to get along less well; nor can it be the orderliness of the average American compared with the average Canadian. Up here we don't lynch people, nor do our men in the mining camps go about armed. A murderer when he is caught in Canada is quickly and impartially tried, and if found guilty is summarily despatched in less time than it takes to impale the average jury in the "land of the free," not to speak of new trials, stays, injunctions and all the rest of that legal pageantry which constantly clogs the wheels of justice over there. Nor do we in Canada have murderers running for office like Caleb Powers, who shot to death in cold blood the Governor of a Southern State.

Of course, here in Canada, we are perhaps a little mite old-fashioned. For instance, we don't have "Jim Crow" cars. The "Nigger" rides along with the white man if he has the price. He also sits in the theatre in a reserved seat if he feels so inclined. If you don't like to sit next him you have the privilege of changing your seats. However, he is not disturbed. We also have some funny notions about carrying "guns," it being deemed unnecessary for men to walk about "heeled" as they do in Howe's home State of Kansas.

These things may all show in the eyes of men like E. W. Howe, of Atchison, Kansas, that we are not "getting along," but for my part there does not appear to be a great deal to worry about.

THE daily press this week has announced two events which throw an ironical light on the whole idea of arbitrament by warfare. General Nogi, the Japanese general, who captured Port Arthur from the Russians and struck the blow which meant ultimate defeat for the Russians in Manchuria, is to visit St. Petersburg as the guest of General Stoessel, who was court-martialled for surrendering to him. At the battlefield of Bull Run or Manassas in Virginia, Northerners and Southerners are meeting on Friday of this week to shake hands and talk of peace. Extraordinary, is it not, that men and communities who were at one time straining every nerve to spread slaughter among their opponents, should be amicably disposed after so short a period as ten years or fifty years. Most of us remember little Peterkin, the inquisitive child in Southey's poem, "After Blenheim," who, with his equally inquisitive sister, little Wilhelmine, pestered old Kaspar with the request:

"Now tell us all about the war,
And what they fought each other for."

Inquiring children of to-day might ask the same question with regard to the Japanese war, which seems to have resulted in nothing but the awakening of a martial spirit among the yellow races which it will some day be the duty of the white man to curb. On the other hand, the battle of Bull Run, the first great engagement of the American civil war, can hardly be said to have been fought in vain. Whether or not this stupendous and sanguinary impact of rival Anglo-Saxon forces was, as Lincoln held it to be, an "inevitable conflict," who shall say? At any rate, the war had the effect of abolishing for all time the enslavement of black races by whites with the sanction of civilized governments. Those who think this result a doubtful boon for men of either color, take little account of the absolutely degrading effect of slavery on the slave owner—leaving the slave out of the question altogether. Though now the scene of reunion and words of peace, the theatre of the first battle of Bull Run carried a curse for North and South alike. Unquestionably the raw Federal troops ran away in disorder on July 21, 1861, and unquestionably they were badly generalised, though the fight was not so uneven as was represented to the world at the time. The losses seem to have been almost equal, and the rear guard of the Northern army

fought so well as to partially redeem the rout. The moral effect of the defeat was, however, as bad as it would be possible to conceive, and the Washington Government, in its panic, seems to have done much to augment the invidious impression this created. For writing the facts about the battle in the London Times, the great war correspondent, William Howard Russell, was deported, and the enmity of that then all-powerful journal was roused. It continued a venomous enemy to the North throughout the war. Without the tacit moral support which the South gained in England, Europe, and in Canada as a result of the first battle of Bull Run, the war could not have lasted half the period that it covered. Without the over-confidence engendered in the South by this victory, the re-

state that there is no local option in the Canadian West, the section that is now receiving our largest increases in population. Another explanation is that while local option prevails in about two-thirds of rural Ontario, the rural sections are not growing in population, but that the cities which are not operated on the "dry" plan are increasing in population. Still another is that the type of new citizens we are gathering in to us are heavier drinkers than are the native Canadians, and the prohibitionists point particularly to the Englishman as the awful example.

As a matter of fact local option is now incorporated in the licensing laws of all the Western provinces, with the exception of British Columbia, so upon this point the

few cents which went with it, the enumerators found that the compensation was very lean, indeed. However, the "skips" would probably not run over a couple of thousand in all Canada, and this is not sufficient to effect the general result materially.

MELON cutting has extended to the Toronto Railway Company, and one is inclined to wonder just where the citizens who pay the fares get on board. A year ago the Toronto Railway was worth something less than ten millions of dollars, this being made up of about five millions of real money and the remainder the cash value of the franchise—as indicated by the earning powers—which Toronto's citizens had granted. To-day the Toronto Railway is worth at market price approximately fourteen and one-half millions. It might be mentioned in passing that this influx of capital has made the equipment no better, nor has the service which the city years ago out-grew been improved one iota. In order to extend and expand the earning powers, the service has been pinched to the last inch. The company has refused to extend its lines in accord with its verbal agreements because the new lines would not pay in the same proportion as the old and overcrowded ones. Torontonians are to-day riding in a class of open cars that no fairly decent woman wants to enter after one experience, while the old arks that should have ceased operations years ago are still in business as trailers. All this is being done in the sole interest of the box-office. It's true that Toronto is receiving a goodly amount of money each year as its share of the receipts, but why not? Surely the streets over which this company operates its lines belong to the public.

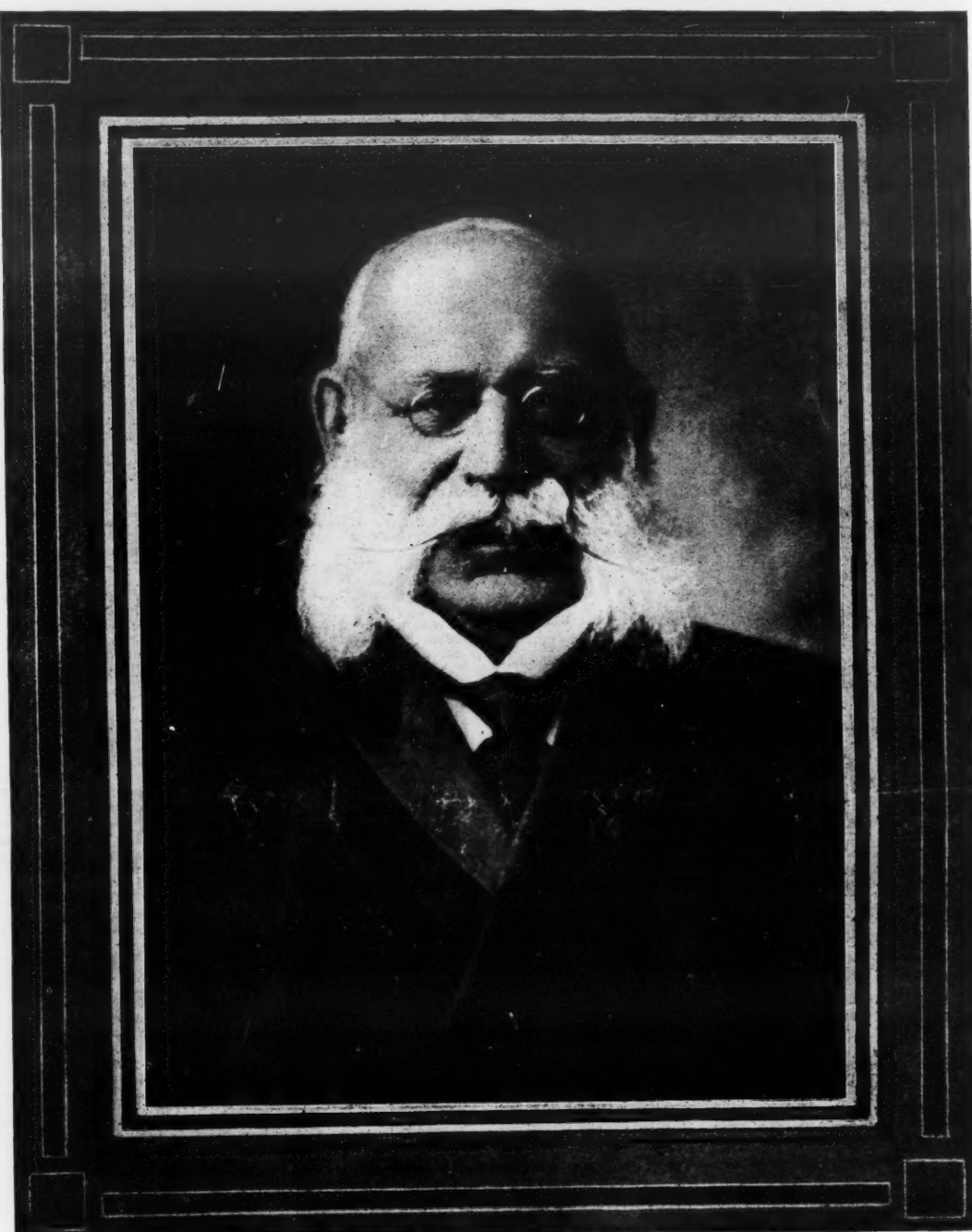
There is a theory that when a man gets a dollar he must of necessity give some return for it—that is unless he goes out with a piece of lead pipe and knocks down the passer-by. Now, what return are Torontonians getting for this new capitalization and this selling value of fourteen and one-half millions? None that I can see. In ten years' time this franchise will revert to the city unless in the interval the railway makes peace with the citizens—at present an unlikely procedure. In 1921 the stockholders, whoever they happen to be in that day, will unquestionably demand that Toronto recompense them for their stock, which becomes, in theory at least, worthless. They will undoubtedly raise a mighty howl and write columns to the newspapers about the usurpation, the appropriation and the misappropriation of the "rights" of the private citizen. In the interval they will have forgotten, and perhaps the citizen generally will have forgotten, the fact that they or their predecessors were in 1911 given a million dollars' worth of stock for nothing and another couple of millions at bargain day prices. The chances are that these stockholders will make out a very good case, and that in the long run the city will buy in their stock at good figures—a sort of a moral obligation, you know.

The Mail and Empire commends the deal on the grounds that Toronto will now obtain an up-to-date service with the new capital. Just how the citizens are going to benefit from the million dollars' worth of stock which goes to the shareholders gratis, or from the cut-rate price of two of the remaining millions is hard to say, particularly in view of the fact that these three additional millions—not taking into account the other million held in the treasury—will carry interest charges just as if the full market value had been turned into new equipment and new lines. As the Toronto Telegram remarked, it looks very much as if we would continue to stand up and let the melons grow.

That Mr. Rodolphe Forget, the astute Montreal financier, has done a good stroke of business no one will deny. Lemons don't grow on the tree that Mr. Forget patronizes. In fact, he can see a melon patch at as great a distance as any man I know. Nor is Mr. Forget to be blamed for taking advantage of the circumstances. As a matter of fact, we have ourselves to blame, for it rests with those who would and do give long term franchises to corporations without properly guarding the interests of the community in which they are given.

THE United States is moving steadily on in its campaign against impure foods. That Government has now placed a ban on colored Japanese teas, which for generations the people of that country have colored with poisonous materials for the people of other countries to consume. It is hardly necessary to state that the introduction of Prussian blue (two ounces to a hundred pounds of leaves is the dose) does not improve the flavor or the quality of tea one iota. It was introduced originally to improve the looks of low grade teas; then it became the fashion in the Western world to drink the highly colored leaves, so that in meeting the demand the Japanese introduced the coloring matter into the better grades until now the practice is very general. At best the coloring of teas tends to deceive the purchaser, at worst it poisons the drinker, so altogether the ban upon the stuff is justifiable. Would that Canada bestir itself in these matters.

LIBERAL journals throughout Canada are daily engaged in censuring Mr. R. L. Borden for his assertion that he will force an election on the Reciprocity issue—as though it were a crime to assume that the people should have a voice in the fiscal policy of this country. This is a strange departure from the Liberal tradition that the voice of the people is the voice of God. It is essential to the success of any reciprocity treaty entered into that it should have the support of the people at large. To force it on Canada without an appeal to the electorate would simply be to engender a feeling of resentment which would ultimately imperil relations between this country and the United States. Reciprocity is unquestionably Mr. Taft's plan, but Canadians are not Mr. Taft's constituents and can make no representations to him. They should be allowed to think the issue out for themselves and express their opinions at the poll. No matter what sophistries may be indulged in by advocates of the pact, the truth is that reciprocity is a revived corpse, and the people wish to get acquainted with it before they welcome it back into the household. It was formally declared dead by Sir Wilfrid Laurier fourteen years ago. Unquestionably the Tories regarded it as a household pet in 1891, but while in the sight of the



SIR RICHARD CARTWRIGHT, K.C.M.G.

Whose recently promulgated scheme for proportional representation in Canada seems likely to develop an academic proposal into a political makeshift.

sistance would have been brief. A decisive victory for the North at the outset of the war would have freed the slaves and at the same time would have probably left the negroes in the hands of those best able to govern them intelligently—the Southern white leaders. The nation would have been saved the disgraceful reprisals of the reconstruction period with its present fruitage of brutal race antagonism. The first battle of Bull Run must, therefore, rank as one of the greatest calamities in history, despite the fact that there have been many modern battles in which much vaster forces were involved. Initial Southern success set back the progress of a great nation a quarter of a century, and was a contributory cause of the deaths of a million of the youngest, bravest and best men on this continent.

THE citizens of the State of Maine are preparing once more to vote on the question of prohibition. As the New York Sun puts it, the whole commonwealth is more or less "het up" on the subject, while the prohibitionists throughout the United States and Europe are sending in monster petitions asking their compatriots to stick to their colors. As these petitioners do not have to live in Maine themselves, most of them probably have little personal knowledge concerning the fact that Maine's prohibition never has prohibited, but has on the other hand filled that country and its citizens with a lot of cheap, poisonous deadly concoctions that pass for things other than what they are.

In Canada it is noticeable that while the "dry" territory is extending itself gradually the consumption of liquors goes on apace. The annual report of the Inland Revenue Department for the fiscal year, ending March 31, 1911, shows that as compared with the previous year there has been a large increase in the per capita consumption of spirits, wines and malt liquors. The totals for the last three years are as follows:

	Total gallons per head of population.
1909	6.239
1910	6.188
1911	6.397

According to the ardent temperance advocates there are several reasons for this increase, and they see nothing in it to discourage them. Among other things, they

argument of the total abstinence advocates falls to the ground; as it does also in respect to the Englishman being heavier drinkers than are the native Canadians; for while our national liquor bill is increasing yearly in proportion to the population, England's is decreasing. One of the most, if not the most, effective measures of curtailing England's liquor bill has been the much-maligned Lloyd George Budget, which had the effect of putting up the cost of both spirits and malt liquors, and thus curtailing the consumption.

As a matter of experience making people sober by enactment, in theory a meritorious and praiseworthy object, has never worked out satisfactorily in practice. The reform against drunkenness, and by no means all drinkers are drunkards, has got to come from within. If our reformers would spend more time seeing to it that the liquors sold were pure; that bottles bearing the labels of reputable firms making honest liquors were not refilled with raw, poisonous concoctions brewed in the cellar; that "saloons" were run in an orderly manner by people of good reputation, and that all bars not coming within this category were closed up permanently, real progress would be made toward sobriety.

IT would appear that either the organization under which the census enumerators worked was not altogether efficient or else the class of enumerators was not as a whole dependable. I arrive at this conclusion by reason of the fact that some comparatively large colonies of Canadians were overlooked entirely during the enumeration some weeks ago. For instance, one apartment house in Montreal, the home of thirty families, was neglected entirely, while individual cases where people were skipped are being quoted constantly in the newspapers. In work such as this there would, of course, be a great deal of difficulty in obtaining a properly qualified force of men, particularly in the larger centres, for dependable, intelligent men have not nowadays to look far for steady employment, thus precluding the possibility of obtaining the help desired. Again the rates of remuneration were not such as to make the work attractive, as many enumerators learned to their cost. The pay at so much per name seemed attractive theoretically, but when it became necessary to hunt an individual, time after time, before finally securing the desired information and the

Almighty a thousand ages are as an evening gone, twenty years is a considerable period in a Confederation that is only forty-four years old. Many things happen in all lines of business in twenty years. The merchant of to-day who would declare positively that he was going to stick to the same policy he pursued in 1891 and would consider no other would be laughed at as a fool. As the late Lord Salisbury once said, parties bound by hard and fast theories forget that we live in an ever-changing scene. It may be very interesting to read what Sir John A. Macdonald thought twenty or thirty years ago, but that statesman is long since at rest in an honored grave. It is with living men and living issues that we have to deal and all the sentiment out of which popular government has been created demands that the people should vote on the pact before it is ratified.

AN alleged breach of the Lord's Day Act cost a man named George Brown a fine and costs amounting in all to \$4 the other day in the court house of the County of York. This particular case is worthy of comment by reason of the fact that the circumstances were somewhat unusual, as was also the judgment and remarks of the presiding Magistrate.

This man Brown resides at Wychwood, a few miles north of Toronto, and he and his family were short of water. It was up to Brown to dig a new well or carry water a distance of a mile, the nearest available source of supply. He was trying to get through some thirty feet of rock clay, and he worked at the job at night and at other times when opportunity offered, for being short of water through a period of terrific heat and drought is realized even by country folks. Another point was that Brown did not presume to be a well digger by profession, nor was it his every-day occupation. In fact, he was digging this well very much against his personal inclinations. It was a matter of stern necessity. However, a country "cop" with more officiousness than common sense saw George laboring away on a recent Sunday, and he forthwith proceeded to have Brown dealt with by the stern arm of the law.

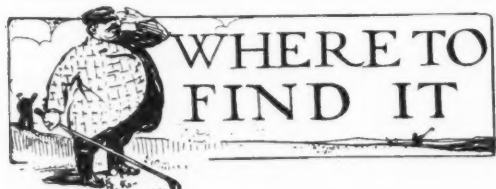
Brought into court, Brown pleaded that the work was one of necessity, but it appears, according to the Magistrate, that water is not a necessity on Sunday, for he fined Brown \$1 and costs.

According to the accounts of the proceedings published in a Toronto daily, Magistrate Ramsden remarked as follows:

"I like to see a man industrious," said his Worship, "but not on Sunday. People coming from church don't like it."

That's it: "People coming home from church don't like it." But what have people coming home from church, going to church or going anywhere else, got to do with George Brown digging a well because, strange as it may seem, he is in pressing need of water for himself and his family. I know a lot of men folk about the city who spend the greater portion of their Sundays fussing about their houses and lawns, digging dandelions and trimming up the rose bushes. They do this on a Sunday for a number of reasons, chiefly, however, because it takes them into the air and sunshine, and is a pleasant occupation. Are they equally liable in the eyes of the law? They could not even plead necessity, except possibly that sunshine and fresh air are necessary for their physical and mental welfare. How about all these folks? Are they also subject to a fine?

Magistrate Ramsden is evidently besieged with the



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First Peer: "What about the white flag?"
Second Peer: "Well, I dare say it'll come to that in the end; but we may as well lose off this stuff first."
—Punch.

Published by special arrangement.



DR. HARVEY W. WILEY,
Father of the United States pure food bill, and chief of the Washington Bureau of Chemistry. The big interests are trying to have this great public benefactor ousted from office on the paltry charge of having illegally compensated a subordinate.

idea that the common law somewhere and somehow takes account of the first day of the week as a period set aside in recognition of a Biblical law. In other words, that the Magistrate stands behind the enforcement of these so-called Lord's Day enactments on account of some Biblical or churchly rights which they are presumed to have in the eyes of the law. If this holds good, then people could be forced to go to church whether they would or no. But, as a matter of fact, as grotesque and unreasonable in many respects as is the Lord's Day Act, it really has nothing whatever to do with religion, that is so far as its recognition in our law courts goes. No British tribunal would for an instant uphold such a view. As a matter of law, the adherents of Christian churches stand in Canada and England in exactly the same position as do followers of Mohammed, Zoroaster, Confucius, or any of the rest of the so-called pagans. The rights, powers and privileges of all are the same, and it would be well for our Magistrates to get these principles straight in their minds before giving judgments.

THE Western gentlemen who write political manifestoes assuredly "go some" when they take pen in hand or sit down to the typewriter. Last summer Sir Wilfrid Laurier had experience of some of these ready writers, and in the tour which Mr. R. L. Borden has just concluded he has been liberally dosed with rhetoric. It would appear that the trophy for sanguinary utterance was captured by those who presented a certain memorial at Saskatoon, in which the manufacturers and legislators of the East were referred to as "monsters of greed and graft," whose hands were "bloody with the gore of the toiler." One was aware that the toiler earned his bread by the sweat of his brow, especially in weather like the present, but one was not aware that the toiler was so devoted or so oppressed that he shed his "gore" for his employer. One presumes that balderdash such as this will inevitably be written when class is set against class, as is apparently the condition in the Western States of the American Union at the present time. The high-flown manifestoes with which political leaders have been flooded in Western Canada are merely a reflex of agitations which have been in progress for some time on the other side of the boundary line. There may be in Canada a few isolated cranks who believe that the public men and the manufacturers of this country are monsters of greed and graft, but the general sentiment of the community West and East is peaceful and united. It is safe to say that fifty per cent. of the manufacturers and business leaders of this country started at the bottom themselves in one capacity or another. They, in many instances, came off the farm and understand something of the difficulties of the agrarian community. A great many of them have brothers and relatives settled in the West as farmers and ranchers, and some of them have such connections still engaged in the mechanical pursuits in which they themselves started life. Prosperity may have made a difference in some of these men, but it has not turned them into monsters, and the kindly feeling that exists in many factories between employers and employed would probably astonish the wild men with the ready pens who are the authors of such fulminations as the Saskatoon manifesto. It is possible that the merger expert who produces nothing may make a difference for the worse in present conditions, but one believes that so healthy a young community as ours can devise proper checks upon his operations, and that Canada will continue to advance with all classes united in the cause of progress.



A Mail Clerk's Wife.

To the Editor Saturday Night:
Dear Sir,—Allow me to express my appreciation of your two articles which appeared in Saturday Night on July 8th and 15th inst., and to hope that you will continue the good work. Your intervention has certainly had the effect of fanning the spark of hope which was well nigh dead in the hearts of many to life again.
Sincerely yours,
A MAIL CLERK'S WIFE.

Wrongs of the Railway Mail Clerk.

Editor, Saturday Night:
Dear Sir,—In common with many other railway mail clerks, I have been greatly impressed with your timely articles on the conditions under which we serve. That such an independent and progressive journal as Saturday Night has been seized of the unfavorable conditions pertaining to the railway mail service is matter for serious congratulation and to us is a hopeful presage of relief and better conditions.
In your very temperate and thoughtful observations, let me say you have been guilty of no exaggeration, and there seems now to be some ground for hope that awakened public opinion will make itself felt.
In the matter of the filthy, ill-equipped, wrongly placed postal cars, your remarks are not only timely, but moderate. In the United States the postal authorities, much in advance of the Canadian Government, have given the railroads till July 1st, 1912, to supply steel mail cars on all roads and until that date after June 30th, 1911, wooden mail cars, if they are run with steel passenger coaches, must be at the rear. Imagine what would happen in an accident to one of our match-box Canadian

postal cars between the heavy, strongly built passenger coaches and the monster locomotives of these days!
Under the terms of the loudly-heralded relief which was to be "substantial and generous" under the terms of the Post Office Amendment Bill of this session, railway mail clerks appointed during the decade from 1896 get nothing in the way of relief but the promise of a paltry increase of \$50 a year somewhere in the dim and distant future. And this to that particular class of men who are blessed with growing and increasing families. Besides this it must be remembered that for these men there is no superannuation.
The wrongs of the inequitable distribution of mileage to which you have referred are much greater than you can have supposed. But the subject is too large for this communication. The Postmaster-General has stated as his reason for not placing the railway mail service under the Civil Service Commission that the said Commission could not supply the requisite number of qualified clerks. If not, why not? Is not the answer self-evident? Because the remuneration is not adequate.
A RAILWAY MAIL CLERK.

Judge Constantineau Explains His Montreal Speech.

To the Editor of Saturday Night:
Sir,—It is not uncommon after a heated spell that squalls should appear. I scarcely expected, however, that such a tempest in a teapot should have been raised in some of the Ontario newspapers over a remark I jokingly made at the recent St. Jean Baptiste Society banquet, held at Montreal.
As my words had caused some humor, I felt no one would have been seriously perturbed over the remark, and that is why I did not notice it previously. I really was surprised to learn that two or three newspapers had used this harmless incident to severely criticize the speech, and probably mislead public opinion.

The offence I am charged with is that I dared to refer in the aforesaid speech to the relations existing between the French-Canadian minority and the majority, as that of "armed peace." That the term was used in my introductory remarks humorously, I freely admit; but no liberal minded gentleman could have reasonably construed the expression to mean the objectionable sense which is now purposely attempted to be placed upon my words.

Let me say at once that the banquet in question was not a Nationalist gathering in the remotest sense, as some papers would like to make it appear. It was simply the annual St. Jean Baptiste Society banquet, and surrounding the festival round were men of all nationalities, creed and politics, including distinguished representatives from the United States. I had been requested to respond to the toast "The French race in America," together with Hon. M. Pothier, Governor of Rhode Island, and a few other speakers.

The speech I then made was carefully prepared and with a view of avoiding all possible misconstructions as to what I had said, I repeated the same, and the expression "armed peace" is certainly not to be found in any part of it.

Before proceeding to deliver the speech, I made a few humorous remarks, which some newspapers were good enough to qualify as witty sayings, and certain it is that no one appeared to misinterpret my good intentions, judging from the appreciation they received. It was in making these that the words "armed peace" came in, which were intended to refer to some recent interesting occurrences in connection with school and church affairs. All well understood the purport of my remarks and I feel astounded at the strange deductions now made by some of the Ontario journalists.

It is regrettable, indeed, that in this enlightened century, when so many are striving to promote the best possible relationship in Canada, trivial occurrences should be seized upon for the purpose of making capital and creating ungenerous thought among those who, in the absence of real facts, are thus misguided.

Even if the expression "armed peace" had been seriously used by me, every reasonable person should know that it was not intended to qualify the relations existing between the French-Canadian minority and the vast majority of English-speaking people of this Province, whose spirit of justice, tolerance and fair play is unquestionable and has often been personally appreciated by me; but to qualify the relations of my co-patriots with certain factions who are not so well disposed towards the French element; and who often prevent the majority from being as generous towards the minority as they would like to be.

A. CONSTANTINEAU.

The Selkirk Settlers.

Editor Saturday Night.

Dear Sir,—In a recent issue you made eulogistic reference to Lord Selkirk, to whose memory it is now proposed to erect a monument in Manitoba. But you say that though his efforts deserve the recognition of a memorial monument, his colony on the Red River was a failure owing to the strife between the Hudson's Bay and North-West Fur Companies. On the question of the failure you are mistaken. The colony, it is true, had a great struggle for life. Some of the colonists left and some were driven away, but the majority remained to become prosperous and influential in moulding the life of the West. The whole record is one of heroic devotion and daring faith, but the Kildonan Settlement, as the colony on the Red River was called, became the wholesome centre around which the life of the West circled in the formative period of its history. This colony excited the pleased wonder of early explorers, who marvelled at the general culture of a community so remote from the haunts of men in the older parts of the world. To the high character of those early settlers, men who knew them have repeatedly paid warm tribute. In an introduction to a little book I wrote on the subject a few years ago, Lord Strathcona says:—"Many of the original Selkirk settlers and their descendants were personally and intimately known to me, including one of the most respected of the pioneers, the father of Mr. MacBeth, and I have always respected and admired their sterling qualities of head and heart. I know how they worked and how they lived, and in my judgment, Manitoba owes more to their efforts and to their example than is generally admitted by the present generation of Canadians."

In view of the attitude you so persistently assume towards efforts for the preservation of the Lord's Day as a day of rest and opportunity for worship, I might add that the Selkirk settlers ascribed their remarkable success, in the face of incredible difficulties, to their practice of observing the command of God, "Thou shalt keep My Sabbaths and reverence My sanctuary." You are doing such excellent work in some other directions for the good of the country that I confess myself much puzzled to understand your unfriendliness to the efforts that are being made in this country to hold the Sabbath for the purposes for which it was given by a beneficent Creator. I concede that the administration of the law needs very judicious handling, and that some cases brought into court seem unnecessary, trivial, and even oppressive in some concrete examples, but where is the line to be drawn? Once let the water trickle through a small hole in the dyke and the whole country may be submerged. The commandment to observe the Sabbath is not given by the Lord's Day Alliance, as some seem to suppose, but by God, and our Saviour's interpretation of the commandment, so as to allow works of necessity and of mercy, should not be extended so as to minister to the indulgence or greed or pleasure-loving tastes of any class in the community.

Contempt for the Sabbath has always been a sign of national decadence, and in these days, when there is much shouting of loyalty, one does not expect to find sane men undermining institutions that are necessary to the continued existence of the Empire.

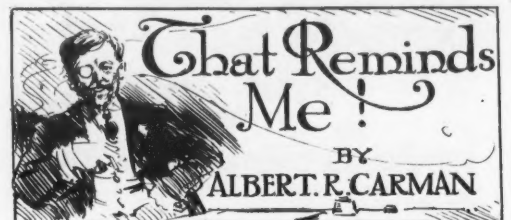
Thanking you for space, I am,
Yours sincerely,
R. G. MACBETH.

July 10, 1911.



THE CAPTURE OF WINDSOR CASTLE.

By the Boy Scouts, July 4th.
Published by special arrangement.



AT HOLYROOD

AGAIN a British King and Queen are to hold court in an ancient Holyrood. No British King has done so since George the Fourth. Queen Victoria—who was frequently described as "the best Jacobin in her Dominions"—and who loved Holyrood as the home of the Stuarts, as the tomb she erected to them there shows—stayed when in the Edinburgh district at Dalkeith, the seat of the Duke of Buccleuch. This was done because hoary Holyrood was not fitted to house a Queen. They even made the prosaic statement that its sanitary conditions were unsafe. Now, however, it has been visited with modern science and made fit for the holding of a court once more.

Holyrood must be associated in the minds of those not learned in Scottish history chiefly with the stained tragedy of Mary Queen of Scots. The sentimental traveller visits Mary's rooms in a tower of the palace as something very like the climax of his—or her—stay in Edinburgh. They were very small and cramped quarters for a queen; but one soon becomes accustomed in Europe to the fact that the great of the Middle Ages—and even later times—lived in rooms which our workmen would often regard as confined. The chamber in which Rizzio was dragged from her side and stabbed to death, was a very cosy little cubicle, indeed; and it is easy to believe that the company of assassins found difficulty in getting into it and at the unfortunate Italian who clung to her skirts.

The story of Mary is one over which humanity has always dropped a much-enjoyed tear. I sometimes wonder whether our stern Anglo-Saxon moralists would be so ready with their sympathy if they knew the whole tale in all its details. A few years ago, I thought that I was in a way to get my wonder satisfied. I read Maurice Hewlett's "Queen's Quair" which contains all of the story that is strictly fit to print; and away went the result of this popular novel upon the public mind. But there was no result that I noticed. It may be that Hewlett is not a popular novelist. I never miss a line of him if I can help it; but I have been pained before to learn that my taste was bad—that the reading public did not coincide.

Still, even after Hewlett, Mary is a crushed flower for whose fate one must mourn, be he ever so mechanical a moralist. She was a daughter of the South; and she did not understand the stern Northerners over whom she came to reign—and they understood her too well, and took advantage of her temperament and traded in her passion and finally flung her broken by the wayside in their cruel contempt. Her's would have been a different story if Francis of France had lived, and she had come to something like maturity under the strong guidance of that very much misunderstood Queen and patriot, Catherine de Medicis.

But we are talking of Edinburgh and Holyrood. Holyrood would be a baronial castle if it stood on a height; but it lies in a valley, overlooked from one side by the highroad and from the other by Arthur's Seat. Still, down on its own level, it is an impressive pile; and the ruins of old Holyrood Chapel, which stand beside it, are delicately beautiful. This Chapel is very old being all that is left of the original Abbey of Holyrood, which King David I. founded as the result of a vow when he was rescued on this spot from an angry stag by the interposition of a "holy rood." This was away back in the twelfth century, which shows how vigorous was Scotland at this time, when England had hardly yet emerged from beneath the wreck of Hastings.

Holyrood lies at the end of the Canongate, down which clattered many an armed company in the old days on their way to the palace. Moray House is in the Canongate and also the house of John Knox. Knox, you will remember, was accustomed to "deal faithfully" with Mary; but it is not on record that she liked it. Still we can imagine him making his way sternly down Canongate to do his "duty," scornful of the courtiers who hung about the towered entrance to Holyrood and more scornful still of those whom he found sinfully wasting the time of the young Queen.

AT the top of Canongate, we are near St. Giles, the old Parliament House, the University and all Edinburgh. It is no exaggeration to say that it is one of the finest cities in the world. It is not a large city, and is not as rich in art or architecture as the chief capitals of Europe. But I do not know another city of its size which can approach it for sheer beauty, except that other Athens for which it loves to name itself. The situation of Edinburgh upon its twin ridges is ideally perfect; and everywhere the builder has fitted his task to the environment. It is a city built of stone, not unlike the older Montreal; and the stone buildings suit marvelously well the mounting heights on which they rise, one above the other, and the gray Castle crowning the hill above the Princes Gardens.

To walk down Princes street is an experience. Everywhere the eye is delighted with the triumphs of Scottish architecture. They found a magnificent setting for their jewels in this bit of sharp crag and deep valley; and, with rare genius, they have chosen exactly the architectural creations which best suit it. The grim old Castle looks a very emanation of the crag on which it rests; far below is the soft green garden with its flowers and fountains; jutting over it, at the level of the street, are the classic art galleries and the Gothic monument to Scott; beyond is Carlton Hill, crowned with classic memorials. Even the prison, which stands at its base, looks like an Earl's castle. And the ordinary buildings provide the scene with a harmonious background. Edinburgh is one of the cities where the architects have built streets and not rows of architectural samples. Every building suits the style of its neighbors; and a street vista has a pleasing and uniform appearance.

And then the memories of Edinburgh's great. There is the stone in the pavement that marks the grave of John Knox; and, near it, the heart in the pavement—"The Heart of Midlothian." This last really marks, of course, the site of a prison—the Old Tolbooth. In the Canongate churchyard rest Adam Smith and Dugald Stewart; and the mind recalls David Hume and "Bobby" Burns. Though the latter is not rightly Edinburgh, he was so broadly Scottish that he is naturally associated with the literary as well as political capital of this literary kingdom. But—do you know?—I took more delight in visiting the University than any of the other literary landmarks; and this because of Stevenson—Robert Louis Stevenson—who first learned here to weave his magic with our rugged English speech.

JULY 22, 1911.

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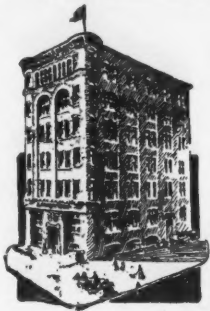
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TORONTO SATURDAY NIGHT

"The Paper Worth While"

Printed and Published
by
SATURDAY NIGHT, Ltd.

OFFICE: SATURDAY NIGHT BUILDING,
Adelaide St. W., Toronto, Ontario, Canada.

EASTERN BRANCH OFFICE:
171 St. James Street (Phone Main 285) MONTREAL
FREDERICK PAUL, Editor.

"TORONTO SATURDAY NIGHT" is on sale in Eng-
land at the principal news stands in London, Manchester,
Liverpool and Southampton, controlled by W. H. Smith
& Son, and Wymon & Co., News Vendors.

Subscriptions to points in Canada, United Kingdom,
Newfoundland, New Zealand and certain other British
possessions will be received on the following terms: One
Year \$3.00. Six Months \$1.50.

Postage to European and countries other than Great
Britain and Colonies \$1.50 per year extra.

Entered as second-class matter March 6th, 1908, at
the post office at Buffalo, N.Y. under the Act of Congress
of March 3rd, 1879.

NOTICE TO CONTRIBUTORS.

Manuscripts will positively not be returned unless accom-
panied by full postage for that purpose.

Vol. 24. TORONTO, CANADA, JULY 22, 1911. No. 41.

POINTS ABOUT PEOPLE

The "Poet" Sabine.

THE "Poet" Sabine was one of the municipal characters who will be long remembered even though he could not persuade the electors that he should be given a chance to represent them at the City Hall. No political meeting was complete without him, and he could discuss any subject under the sun from religion to taxes, but he preferred to deal with the sins of omission and commission of which the city fathers were guilty. The "Poet" Sabine never became a speaker, but preferred to sit in the front row as a heckler, and in that role he excelled. He had a perky, self-confident personality, and the bright bird-like eyes beaming through his spectacles were sufficient to upset any politician who was not sure of his ground, for the "Poet" Sabine could be very disconcerting, whether he used ejaculations or some of the famous couplets which gave him his name, such as:

"That is all very true,
But it's not really new."

or
"You can take this chance to have your say
For you'll be left at home after New Year's Day."

Sometimes the poet turned out an ode, which was nearly always political in character. He liked to praise individuals though he generally condemned administrations as a whole, but his lengthy poems were interesting specimens of how a man may be very long on rhyme and very short on metre. That never worried Poet Sabine, whenever he came to a word which rhymed with something else it was placed at the end of a line. Those who heard some of his verses about Mayor Geary before the last election will remember that characteristic of his poems. One stanza ran somewhat as follows:

I guess this city's not yet weary
Of Mayor Geary,
So cheery,
And it's better to be leary
Of those who try to put him out.

The Poet Sabine left a unique record. If his heckling or his lengthy municipal arguments ever ruffled anyone, the annoyance was soon forgotten, and his couplets will long be remembered with a kindly smile.

It Was Not Theology.

AT this year's meeting of the Anglican Synod, the old party spirit was very much in evidence on several occasions, and the Hon. S. H. Blake followed up the debates by writing one of his lengthy letters to the papers. As no member of the other side replied to it, the epistle did not lead to the controversy which might have been expected, but it caused one prominent layman who belongs to this diocese to tell a good story regarding the situation.

"Whenever Mr. Blake launches forth about the beliefs of his opponents, it reminds me of an anecdote which I heard some time ago. A commercial traveler was visiting a small town and noticed a long list of churches in the front of the hotel register. The number seemed too great for the size of the town so he asked a few questions. The various bodies appeared to prefer to have two weak instead of one strong congregation, and they differed in little matters of detail. The clerk told about each one, as well as the small sects started

by worthy gentlemen who disapproved of the orthodox churches.

"It seems to me that there must be a tremendous amount of theological conviction in this town," remarked the traveler.

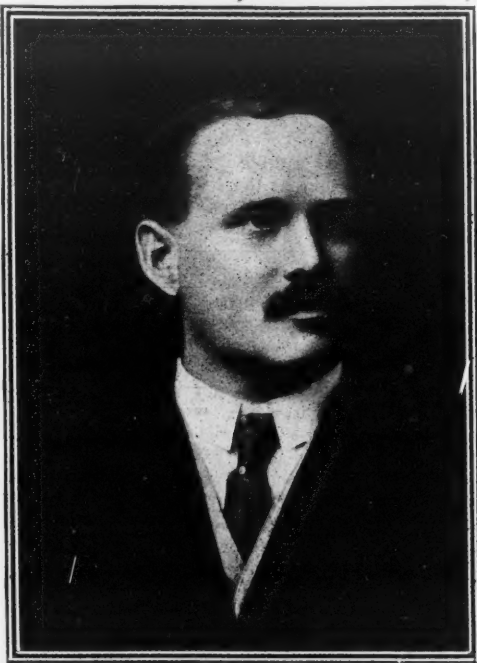
"Not nearly so much theological conviction as bad temper," replied the hotel clerk, laconically."

"It's Our Duty."

A YONGE Street car was running north the other night in charge of a nice-looking conductor, when the passengers in the ex-smoking compartment were treated to a rare exhibition of gallantry, that cheered the hearts of more than one misanthropically-inclined groucher. In the next seat forward sat a feeble old lady, riding alone. When Yorkville Avenue was reached the car stopped, the conductor hurried forward and exclaiming, "This is your street, madam," assisted the laborious descent of the old woman in the gentlest manner imaginable. As he climbed back to ring the bell, a sad-faced old man in the back seat remarked quite audibly, "That's a decent thing to do, young man; you're a gentleman." The conductor smiled cheerily. "It's our duty, sir," said he. It is rather so few of Bob Fleming's men have as high a sense of their obligations to the public.

A Musical Mix-up.

THE recent marriage of Senor De Gogorza and Mme. Emma Eames closes one of the most complicated affairs ever brought about by the artistic temperament. Mme. Eames was formerly the wife of Mr. Julian Story, but she obtained a divorce from him and he married shortly afterwards another divorced woman, the daughter



J. J. HACKNEY,
Well-known business man of Guelph, Ont., who has
been appointed Manager of Utilities at Port Arthur, the
salary being \$5,000 per year.

of the American Consul in Leghorn, Italy. Meanwhile the famous prima donna had been on a concert tour with De Gogorza and was mixed up in his divorce proceedings. The strange part of the case was that Mrs. Gogorza admitted the great soprano's conduct to be unimpeachable and merely named her as "psychic co-respondent" in the suit. After the divorce had been secured, it is reported that Mme. Eames paid \$100,000 to the baritone's former wife. Then there was a long silence and people said that perhaps the two singers did not intend to wed, but at last they have done so. Senor De Gogorza is 39 years of age and Mme. Eames is 43.

It is not necessary to say much about the personality of Mme. Eames, who is well known by all concert-goers, but De Gogorza, though he has been heard here on several occasions, received probably less attention. He is a very polished gentleman, with all those elegancies of manner found in the typical Frenchman on the stage. Every hair in his moustache seems to lie in place, and when he converses no gesture looks crude or spontaneous. It strikes one as he talks that he would make an excellent actor, but he is not an advertiser. He says his best things to an interviewer strictly in confidence, adding after them, "You must not use that for he is a friend of mine," or "That is strictly between ourselves, for I would be a little presumptuous to pronounce judgment." To this he adds his beaming smile and thus disarms the man who interviews him.

M. Marc Ruchet, President of the Swiss Republic for the year 1911 is so democratic in his tastes that he is often found in the Hotel Berne or in some more modest cabaret, where he sits in his shirt-sleeves, talking to visitors from the country or engaging in "jass," an innocent card game, the loser usually paying for the other's coffee. Ruchet is the son of a school-master, and, like most Swiss Presidents is a lawyer. His salary for a year of official life is only \$3,200.



Our Man With Borden

TWO distinctly hostile audiences were faced by Mr. R. L. Borden on his Western tour, and they proved a refreshing change to the somewhat overpowering kindness of the receptions tendered him in the majority of places visited. The two black sheep of the flock were Lloydminster and Melville. The former is seven years old, and the latter not yet three. Lloydminster was just plain ordinary unbroken prairie in the northern portion of Saskatchewan until Rev. Mr. Barr squatted there with his famous colony of English men and women. To-day it is a town of prosperous homes, the centre of a rich wheat raising territory. The greater proportion of the residents are the original "Barr colonists," and it was here that the Conservative leader met the first organized "heckling." The Englishman, at home or abroad, is a born "heckler." He extracts keen delight out of the performance of pestering a speaker with awkward questions. So it was at Lloydminster. A little band of Old Countrymen, who, judging by their accent, must have learned the first rudiments of farming within the sound of Bow Bells, tried their skill on Mr. Borden. In the midst of a finely rounded passage dealing with the national dangers which threatened Canada as a result of the adoption of the reciprocity agreement, there would be a query as to how the Fielding-Taft pact would affect the price of pigs? These Englishmen, who have found in Canada what was denied them at home, viz., prosperity, seemed to be the most ill-treated people in the West, according to their way of thinking, and on looking over their smiling farms, nodding wheat fields, and substantial business-blocks one could not help feeling that they had done remarkably well under existing conditions, and that even if their grievances were removed they would conjure up others. It is hard for a man to speak convincingly of oppression under the National Policy, when he drives into the meeting in his own 30 h.p. touring car.

MELVILLE, as stated before, is in the three year old class, and to do her credit, she hardly looks her age. She sprang into being in a night when the steel of the Grand Trunk Pacific was laid at her doors, and her modest motto, flaunted in the breeze the day Mr. Borden's party arrived was: "Eventually you must come to Melville, why not now?" (There is something about the self-effacement of these prairie towns which grips an Easterner.) However, Melville boasts of a \$100,000 real brick hotel, and one of the largest skating rinks in the West. In the latter, Mr. Borden held his meeting, and the fact was demonstrated that while the men of the prairies will listen patiently to a stranger even if they do not relish his sentiments, they will not extend the same courtesy to one of their kind. Included in the party was a young lawyer, Harvey Hearn, who is credited with the ambition of being the Conservative candidate in the constituency of Humbolt, against the redoubtable Dr. Neely, the sitting Liberal member. It fell to the lot of this young man to open the meeting, which from the outset was recognized as a pro-reciprocity gathering. With commendable courage, the aspiring orator commenced by comparing Sir Wilfrid Laurier with the gopher, that pest of the Western farmer. Now this little animal is most unpopular and there were many friends of the Premier in that audience who seized the opportunity of proclaiming that "Laurier wasn't no gopher." However, before concluding, Mr. Hearn showed that in many of his little tricks the gopher was decidedly a student of Laurier. He builds his nest in the fields and digs two holes. When danger threatens he has the choice of escape in two directions. Block up the east hole and he bolts out of the west. There is something "Laurieresque" about this. The Western farmer is being told he will get higher prices for his products under reciprocity, and the Eastern consumer is also told the cost of living will be cut down. How on earth the farmer and consumer can both benefit by the pact is something Mr. Borden described as "a nonsensical absurdity." But there is Laurier's policy, and like the gopher he has provided himself with two holes!

BEFORE the tour was over the grain growers became quite peevish. At first the leaders of the movement were swept into the wave of admiration and appreciation which followed the straight-forward pronouncement of Mr. Borden as to his policy on Western problems. But the reaction came, and the executive from its Winnipeg headquarters made desperate efforts to prevent the rank and file being stampeded into the anti-reciprocity camp. Resolutions were sent out broadcast, with instructions that they be presented to the Opposition leader on every possible occasion. These resolutions invariably made reciprocity the chief plank in the programme of the organized farmers, and neglected the things for which they have been crying out for years, viz., State ownership of terminal elevators, construction and State operation of the Hudson's Bay Railway, State aid of the chilled meat industry, etc. All these things Mr. Borden pledged himself to give, when returned to power, but the leaders of the movement proved that they were willing to sacrifice everything for reciprocity. Thus they pulled every wire. They monopolized a good portion of Mr. Borden's time in many places, and did their level best to make him lose his temper by insinuations that his opposition to reciprocity was not sincere. In this they were unsuccessful. Mr. Borden reasoned with them, courteously and frankly. He showed them the economic and national dangers of reciprocity, and although there is no doubt that he made a great many converts, the hostility of the Winnipeg Mogul's who lead the movement cannot be denied. The great aim of those at the head is to make the farmers believe that they are the most down-trodden people on earth, that the hand of the Eastern manufacturer is at their throats, and that relief for all their imaginary ailments will be found if they take a good swig of this new patent medicine put up by Dr. Laurier. Once the farmer finds he is being used by these politicians at the forefront of the movement, the days of the office-hunters will be numbered. The awakening is at hand.

THE ears of the Eastern manufacturers must have tinged the past month. Farmers in the three prairie provinces have been taught to believe sincerely that their worst enemy is the man in Ontario and Quebec with three or four hundred men on his pay-roll. They have learned their lesson well. At Saskatoon, the wonder city of Saskatchewan, with its population of 18,000 (it was just 140

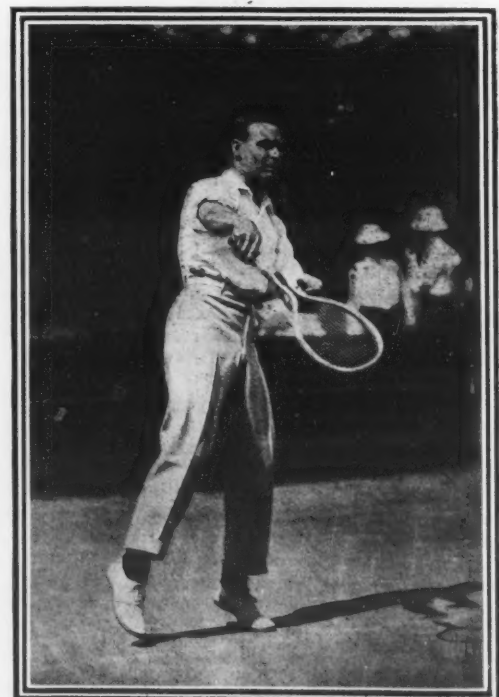
in 1903), a mild-mannered individual who, if he had not been known to be a grain grower, might have passed easily for a city dweller, calmly informed Mr. Borden that the hands of the manufacturers were bloody with the life-gore of the farmers! That's going some! The statement called forth a delirium of cheering. These men engaged in the work of "mining for wheat" are absolutely convinced that "robbers great and robbers small" as Sir Richard Cartwright used to call the believers in the national policy prior to 1896, dwell east of Port Arthur. That genial old gentleman at Saskatoon who spoke of the "bloody hands" and the "farmers' gore," declared that the organized grain growers of the West would never let up until "the flag of free trade floated over the cursed ruins of protection." Instead of the free trade they asked for, Sir Wilfrid Laurier has given them protection on everything they buy and an abolition of duties on everything they sell. They asked for free agricultural implements, and before he came into power the same illustrious maker and breaker of promises said he would grant this request. The only thing he has done is to make room in the Senate for Lyman Jones and Frank Frost, and to fix the duty on agricultural implements by the reciprocity agreement at fifteen per cent! All this talk of the "heel of the manufacturer" shows that much missionary work will have to be done if East and West are to join hands in the tug-of-war of nationhood. The seed of antagonism has been carefully sown, and the experience of Mr. Borden shows that not all of it fell upon stony or thorny ground.

AT Shoal Lake, right in the heart of Manitoba, Mr. Borden had one of the funniest experiences of the tour. A grain growers' picnic was in full swing when his special train arrived. A grain growers' picnic does not differ very materially from other picnics. Farmers drive in from miles around, there is a plentitude of buxom wives and ruddy cheeked daughters, with a sprinkling of rustic swains, dressed in their Sunday clothes. They eat ice-cream cones, play tag in the midsummer heat, and do all sorts of hot things! So it was at Shoal Lake. The picnic grounds sloped down to the shallow expanse of muddy water dignified by the title of "lake." Mr. Borden was invited to speak to the grain growers, who left their families outside while they crowded into the dining-hall to listen to the visitor. They cheered for reciprocity before he began, and for Laurier when he finished, led by R. C. Henders, the president of the grain growers of Manitoba. Mr. Borden smiled amusedly at these signs of an open mind on public questions! Later on thousands gathered about the grandstand, but Mr. Borden had only got nicely into his subject when a baseball game between the ladies of Neepawa and the ladies of Minnedosa commenced. With one concerted movement the crowd left the scene of the oratorical flights to see the Neepawa daisies knock up flies and the Minnedosa maidens lay down bunts. It was a powerful proof of the axiom that "the bat is mightier than the word." Mr. Borden concluded his peroration amid the appreciative attention of the army of newspaper men who had heard it some thirty times before. That ended the meeting, and as the party left the grounds for their train, there might have been no such issue before the country as reciprocity. The only shouts that came were distinctly feminine and their burden was:

"Get her at first, Liz," and "She's safe. Hurrah."

THE tour showed that Mr. Borden has developed wonderfully as a platform speaker. When he visited the West in 1907, it was necessary to carry a couple of lighter weights to "dispel the gloom" (as some unkind Liberal journalist termed it). On this occasion Mr. Borden showed that he possessed a vein of humor which proved invaluable. He was the hardest worked man in the party. He dominated every meeting, and his driving, tireless energy was remarkable. He caught the ear and eye of the West. They liked his bluntness of speech, the pains he took to make his position clear beyond the shadow of a doubt. His honesty of purpose and desire to discuss with them in a straightforward way the issues of the day made a deep impression on the prairie farmers. As for his entourage, Dr. W. J. Roche shone forth as a bright star. "Andy" Broder did not have much to do. George H. Perley proved that as a tour manager he had little to learn, and J. G. H. Bergeron was good in spots. There was little work for the "A.B.'s" with the captain so constantly on the bridge.

THE MACE.



TENNIS CHAMPION.

Mr. R. L. Baird, of Rusholme, winner of the Canadian championship in the recent tennis tournament on the courts of the Rusholme Club, Toronto.



THE PRINCE OF WALES' FIRST INSPECTION—A COMPLIMENT TO THE COLONIALS.

Accompanied by Princess Mary and Prince George the Prince of Wales motored to the Duke of York's School, Chelsea, recently, where he inspected the colonial troops quartered there. Although this was his first inspection the Prince was commendably cool from start to finish, and in at least one instance corrected a slight error on the part of an officer. Published by arrangement with The Sphere.



IMPERIALISM: THE SOLUTION

(Copyright.)

By
Dr. Andrew Macphail

In a former article the problem involved in the term Imperialism was set forth. We are all convinced that there is a problem; and the first step towards the solution of any problem is to bring all the factors which compose it clearly under the eye.

But who are we in Canada, it may be asked, that we should take upon ourselves these high matters. The answer to that is that we are the only ones in the world who can lead the way out of the present difficulties.

England cannot make the first move, because that would be to abdicate her place in the world. To declare that she was no longer willing or able to protect what she holds would be to put every part of the Empire in jeopardy. It would be a sign which would bring the vultures hovering in the northern sky. When the old lion in the fable fell sick, there was no beast too vile to cast indignity upon him.

Even if England did make such an appeal, it could not be answered in a moment. Swords do not leap from scabbards unless there are swords to leap. Parliaments must assemble. Debate must be had. Votes must be taken. Mr. Gilbert and Mr. Bourassa must be consulted. All this would occupy months, if not years; and in the meantime the business of the Empire was at a standstill. And what if England failed in the appeal. Her hands would be empty and her sword cast away.

A formal proposal in London that all British subjects share equally in the defence of the Empire would be regarded as a cry of distress; and when enquiry was made, it would be found that England was not in distress at all. The ground would then be shifted from necessity to contingency, and England would be placed in a false position within, and without, her own dominions.

Nor can Australia make the appeal, because the termination of the Anglo-Japanese treaty is too vividly before her eyes. She might be suspected of self-interest by those who cannot see that the interests of the part are the interests of the whole. The people of Australia have determined that they shall remain a white people. They may be right or they may be wrong; but right or wrong the question is settled; and it is better that it should be settled wrong by the Australians themselves than that any other community should attempt to settle it for them. No community of white men has ever allowed any other community to decide for them what the future complexion of the people shall be.

This policy of exclusion may be obnoxious to Asiatics, but the Australians cannot help that. They propose to hold their continent even if they cannot use it, even though, indeed, at the present moment not more than one-tenth is occupied and one-half unexplored. Their pursuit of this policy is deliberate, and they are undeterred by the physical difficulties which face them. Their coast line is double that of the United States. Sydney is as far from Port Darwin as it is from Japan, and that part of the country which is nearest to Asia is tropical and cannot be developed by white labor.

So resolute are the people that the inhabitants of Australia shall be white, they have adopted a system of compulsory military service for all males between the ages of eighteen and twenty-six, and a system of cadet corps and rifle clubs for boys over fourteen years of age. New Zealand has cast in her lot with Australia, and both are so impressed with the reality of danger that they have already committed themselves to a policy which is local in origin but imperial in its implication. South Africa is too young to speak, and Newfoundland is too small for impressive utterance.

We have now exhausted the list of five self-governing communities which send representatives to the Imperial Conferences, and no source was found from which a plan might issue. Canada yet remains, and we are subject to none of the disabilities which induce the other partners in the business of Empire to keep silent.

A scheme of Imperial organization which emanated from Canada would win approval on the ground of disinterestedness alone, because of the gain to us would be moral rather than material; and the world is singularly tolerant of attempts at betterment which do not involve an expansion of territory or of trade. Unlike the people of Australia we are singularly free from external problems. For a hundred years we have been at peace with the United States, and the relations between the two countries never were better than they are at the moment. Canada is the oldest, richest and most populous of the colonies, and on that account alone should be heard with respect. This is a work of peace and should be done in time of peace and not in a panic of fear. When danger threatens there will be a rapid running together of interests which now are content to remain apart, but when the danger is over disintegration will begin once more.

To say that nothing can be done is a counsel of despair, and a confession that the genius for organization and government has departed from the British people. To advise that nothing be done in advance of the crisis, and that nothing can be done except in the heat which danger engenders is to abandon reason for passion, and deliberation for precipitancy. Let us then reason together whilst there is yet time.

There are certain preliminary conclusions upon which we must all be agreed before we can go any further, certain questions which we must ask ourselves, and certain answers which we must find. The British Empire covers one-quarter of the surface of the earth, and is responsible for the government of one-fifth of its inhabitants. To carry on this task there are not more than twelve millions of white men. It does not matter for the moment by what means this inheritance has grown, or by what title it has fallen to us. What really does matter is whether or not we are to be left in peaceable possession to administer and enjoy. If there is no envy or jealousy in the world, then no defence is necessary. If covetousness has not left the heart of humanity, if nations no longer need food or room to live in, then we must be prepared to hold what we have, or say how much we shall surrender, what sized sop we shall cast to Cerberus when he snarls.

If there is to be defence, then we shall be called upon to decide what defence is adequate. There are six self-governing States in the Empire, of which only one is reasonably capable of defending itself against any probable force which might be brought to bear against it. Newfoundland, New Zealand, Australia, South Africa, or Canada, acting separately or in conjunction would be free merely to accept the terms which any world power might choose to impose. Possibly other world-powers might intervene, but the sum of all the penalties for weakness which they would exact would be no less. Of all these States England alone is capable of defending herself and sparing a surplus for the defence of the others. If the fleets of England were destroyed the Empire would dissolve and vanish like the baseless fabric of a dream. So soon as the taxpayer, who now furnishes forth those fleets, is unable, or unwilling, to endure the burden, then the Empire comes to an end automatically, or endures only upon the sufferance of the world. Accordingly, the five outlying States exist only in the mind of the English taxpayer.

A broader and a surer basis must be found in a recognition of the principle, that the interest of one State is the interest of all, that it is indivisible, and must be enforced by a mutual obligation which will not be evaded since it has been clearly defined and formally assumed. That obligation ultimately must find its expression in the terms of a contract to pay.

We are now coming to close quarters. England lost the Thirteen Colonies which eventually grew into the United States, because she insisted that the colonists should pay a part at least of the cost of defending them. The question was difficult, and England has ever since avoided similar difficulties by paying for the defence of the colonies out of the pockets of the taxpayers who dwell within the little islands, and saying nothing about it. That, of course, is a very easy solution; but it is too easy for a colonist to accept who thinks about the matter at all.

It is quite certain that England does pay something for our defence. It is equally certain that we pay something too. The question really resolves itself into this, "Does either party pay too little or too much?" Arising out of this are various subsidiary questions of which the most important is, "Are these payments made in such time and manner as to produce the best results?"

A payment which is uncertain in amount and time is only a little better than no payment at all. Any trader knows that, and if he does not know it his banker will inform him in pretty sharp terms. At present each of the six Parliaments contributes according to the feeling at the moment. It does not know, still less do the other Parliaments know, how much that contribution will be, when it will be paid, or how it will be spent. Unless a banker knows the amount of his bills payable, the date when they are due, and has a certainty that they will be paid when due, he can only do business out of his reserves; and England now stands as banker to the rest of the Empire in respect of defence. Such a course as we are now pursuing can end only in exhaustion of the reserves and Imperial bankruptcy.

We are now in the situation of a company with unlimited liability, of which the shares have not been distributed, or the calls made. Our business is to convert the concern into a company of which the liability shall be known, the shares distributed, the officers appointed, and the by-laws drawn up, signed, sealed, and delivered, for ourselves and all the world to read.

The shareholders in this Empire cannot very well come together into one place. They can choose the persons to whom they will grant their proxies; but as the liability is unlimited, Canada cannot say that she is entitled to send more proxy-holders than New Zealand is. The continuation of existence as a community is just as important to New Zealanders as it is to Canadians, and each community should send an equal number of representatives, for precisely the same reason that the several States of the American Union send to Congress an equal

number of Senators. In this concern there shall be no minority shareholders to band themselves together to sulk, and combine, and cabal.

The business of this committee then will be to concern itself alone with the fundamental problem in community life, namely, to take measures to preserve the safety of that life. To each community will be assigned the obligation which it is to bear, not according to the probability of danger in which each stands, but according to the ability of each to pay. We in Canada, as a separate community, are in less danger than Australia is, but we shall pay more because we are richer. England will pay still more, not because Englishmen are in greater peril from attack, but because they are richer than we are.

The problem before this committee would be extremely simple, and would differ only in degree from that which faces a board of commissioners appointed to assess property and levy taxes. It does not even imply that there would be an increase in the amount of taxes to be paid. On the contrary, it is almost certain that the amount would be less if the burden were distributed to better advantage. It would merely mean the ear-marking of the amount which should go for purposes of defence. In England the amount would not be greater. In Canada the total amount of taxes which we would pay would probably be not increased but diminished, because our attention would be drawn to the domestic burden which we now unthinkingly endure.

At the moment the Canadian is the most heavily taxed person in the British Empire. In 1909 the Federal expenditure amounted to \$18.57 per head of population, having risen from \$8.72 in 1898. For the same year ending March 31st, the total outlay of the British Government, including the expenditure for the army and navy, amounted to \$16.45 for each person. In 1908 the taxes levied for civic or local purposes upon the people of England and Wales amounted to \$7.80 per head of population, whilst in Ontario the amount levied for the same purpose was \$9.34, and an additional amount of two dollars was collected for which there is no corresponding outlay in England. Most persons will agree that the protection of our manufacturers costs something, but what the amount is would be hard to determine. Mr. Harpell in his "Canadian National Economy" quotes with approval one estimate of twenty-three dollars per person, and Mr. E. C. Drury, secretary of the Canadian Council of Agriculture, places it at two hundred dollars a year upon each farmer, "for which he gets no return."

Once the separate States unite to tax themselves for the purpose of mutual defence all the problems now facing the Empire begin automatically to solve themselves. First, and most important, our status in the world being defined, the full consciousness of a deserved citizenship would make itself felt in every public act. Responsibility would sober us and ennoble our character, and in the larger light of obligation we should address ourselves anew to domestic problems, and solve them better, because they were felt to be a part of an Empire and a world obligation. We should lose the sense that we were living in the eighteenth century, suspicious that some one was about to filch away our "autonomy," or some one else "annex" us, resentful, childish, as Esquimaux in the world of political thought.

We should then have done for ever with a situation which must in the end become intolerable to white men, namely, that we had no direct responsibility for the management of our foreign affairs, no voice in those decisions which led to the issue of peace or war, in short lacking the first essential sign and reality of independence. These offices England has performed for us all these years, not because she was exclusively desirous of doing so, but because we not having volunteered to assume our full responsibility could not be left in the world with our business undone. That is why the Indian or the Egyptian has his business done for him, because he will not do it for himself. And when we see a sturdy young Phillippo smoking a cigar, and occasionally pausing to refresh himself with a draught from his mother's breast we will detect the analogy which existed in a political condition out of which we will have happily emerged.

Money is the easiest medium in which to make payment, and service is the hardest; but it is only the meaner obligations of life that money will discharge. Those who urged that we should discharge the debt which we owed to England by presenting her with battleships were merely showing us an easy way of evading payment, and at the same time of corrupting England, as Attica was corrupted after Salamis.

Our hearts and our brains must go with our money. We cannot contract for our defence. We cannot leave to one what is the business of all. To make the amount assigned to us as our proportion of the fund for the common defence a first charge upon our revenues is not enough. We shall be obliged to consult, and assist at a decision as to how and where that fund shall best be expended. Then it will not matter upon which part of the Empire the brunt of war will fall. If the coasts of Australia are ravaged it will boot an enemy nothing since the Empire exists to make that damage good and hold him to account.



GOING BACK TO EGYPT.
Lord Kitchener will shortly return to rule the ancient land where he first won fame.

The question of taxation without representation will then be solved without having been raised, since to represent is as much an obligation as to tax. The Parliaments of the various dominions must still perform the obligations incident to them; and they will perform them better when the problems of defence and foreign affairs have been relegated to another court which they themselves have had an equal voice in creating. The Parliament at Westminster, for example, will then be free, without bringing the business of the Empire to a standstill, to spend a whole day, if it likes, deciding whether it was a Protestant Irishman who beat his wife, or was it a Catholic Irishwoman who beat her husband, and how much Shamrock an Irish message boy is entitled to wear in his cap.

The present situation of the British Empire is the greatest menace to the world's peace which now exists. The prize is great, and it is lying all about the world, unguarded, or at least not so sufficiently marked that trespassers may beware. The temptation also is too great, and should be removed in the interests of those who are liable to be tempted. The one desire of British subjects is peace, to be left alone, to use and enjoy what they hold. There came a time also in the history of Rome when that was the sole intention of the Romans; but it is not on record that they were permitted to accomplish their desire.

On the other hand, an organized Empire would go far towards ensuring the peace of the world, not by inspiring fear but by restraining ambition. Our situation would be that of Germany, if such could be imagined in lawful and indisputed possession of the Low Countries, Asia Minor, and the littoral of the Persian Gulf, no longer be an object of suspicion, since she then would have accomplished the desire of her heart and be content. In so far as the British Empire is concerned the questions which must decide its fate will be settled by those of us who are now living. The task before us is to secure by proper organization the heritage which has been handed down to us, and to transmit it unimpaired to our children. In doing so we shall do the best for ourselves, for our posterity, and for the world at large.

A Tribute to Stolypin.

WE cannot call him the weary Titan, for he is a man of too much force and energy for such a title. He is rather the angry Titan with a curse to right and left for those who interfere with him and his work, but he is a Titan all the same—

"Bearing on shoulders immense,
Well nigh not to be borne
The too vast orb of his fate. . . ."

True friends of liberty will watch the tragedy of this struggle with an admiration and a sympathy which, if sometimes tinged with regret, can never be aught but sincere. . . . If we may take yet another metaphor, M. Stolypin is in the position of a man who has to do very disagreeable things to prevent an impulsive and reckless friend from being led into an act of suicide by his enemies. The reactionaries in Russia, who hate the Duma and all that it means, have again and again tempted the Duma to destroy itself by going too fast and too far, and creating in the minds of the Emperor and the moderate and timid men the belief that the people are not fit for representative institutions, and that the experiment must be abandoned as hopeless. Accordingly, they are always endeavoring to let the Duma have rope enough to hang itself. It is M. Stolypin's function to prevent this intrigue succeeding. When he sees the members of the Duma taking more rope, and unconsciously getting their heads entangled in the festoons, he snatches the dangerous and delusive instrument out of their hands and cuffs them soundly for their pains. That is not a very pleasant process for the Duma, and onlookers may often feel that the Prime Minister is unnecessarily rough in his action. It is an excellent thing to stop a man from committing suicide, but it is difficult to see why it should be necessary to give him a black eye or break a hand or wrist while one is doing it. Still, we always come back to the fact that M. Stolypin's intentions are sound, and that in spite of everything he has kept the foundations secure, and has driven off the enemies from both sides. Long may he be able to continue this work is our prayer.—London Spectator.

Miss Adeline M. Ireson, only living member of the first graduating class of the first normal school in America, at Lexington, Massachusetts, and for fifty years teacher in the Washington Grammar School at Cambridge, lingers at the sunset of life, calmly awaiting the end. She has reached the advanced age of eighty-seven years, and though very weak physically, her mind is unclouded. The normal school opened in 1839 with seven pupils, with Cyrus Peirce as principal, though Horace Mann is credited with responsibility for the creation of the institution, he inducing wealthy men to lend assistance. The building is now used as a church.



DRUID REMAINS AGAIN TO THE FORE.
Ruins of Stonehenge, England, which constitute a famous historical puzzle. Their origin, the means by which they were erected, etc., have been a mystery to historians and antiquarians for centuries. Prof. Norton of Harvard has just announced his discovery of a similarity between the stones of Stonehenge and others at Cyrene, Greece.
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PARABLES ABOUT PEOPLE



Signor Collini.

A NEWSPAPER can be run by anyone better than by the man who is paid to do so. This is an axiom. One evidence of its general acceptance is the number of letters which come in from "Old Subscriber" and "Constant Reader" and "Pro Bono Publico," telling the editor in the most courteous and considerate manner what an ass he is, and intimating that he should go out and wag his furry ears and eat another thistle.

There are times—a king or a pope, for instance, dying just as you go to press—when such letters prove annoying. But these amateur journalistic seeds do not incite to homicidal mania as do the other muddle-headed meddlers who come in and sit on the City Editor's desk, and tell him all about the dog-fights that he was "scooped" on, and swiftly sketch out for him plans of campaign for the betterment of the paper. Collins was of that type.

I don't know what Collins' first name was. I don't even know if he had one. He was just Collins. I'm equally at a loss as to his business; but I am fairly certain that he didn't have one. I can't think of any avocation that would permit a man, who wasn't on the staff, to spend as much time around a newspaper office as he used to. Collins would drop in any old time, and stay as long as there was anyone to talk to. As the paper was a morning newspaper, and as the members of the staff were on duty from about two in the afternoon to about two in the morning, Collins might be found there any time between those hours.

Of course, Collins was a nuisance. He was in the way, and his eternal chatter drove men to outbursts of weird and picturesque profanity. I don't know why Collins wasn't kicked down the old winding stairs which the boys used to tramp up and down so often. (The economical business office wouldn't let the elevator run after six o'clock.) But he wasn't. The City Editor was something of a smiling philosopher—the kind that goes out for a "smile" every now and then. And the boys got used to Collins. The patience of newspapermen is one of the miracles of this strenuous age. But the end had to come somehow sometime, and this is the manner of its coming.

It was just about eleven on a dark and stormy night. The City Editor glanced at the clock and reached for his hat. "Be back in ten minutes," he announced to no one in particular. There was no comment. He usually went out about "closing time."

At the old Bodega he was greeted as a friend of the house.

"Evening, Mister Bowles," said the grey-haired waiter.

"H're you, Jim—back room empty?"
 "Yep—take the one to the right. Havin' yer usual?"
 "Same old medicine. Send Johnson in when he comes."

Bowles headed for one of two small rooms at the rear of the restaurant. They were mere cabinets marked off by partitions which didn't reach to the ceiling. Bowles went towards the one on the right; but before slipping in he glanced into the other. There were Collins and a decidedly florid blonde, whom Bowles recognized as a lady cornettist with the Musical Murphys at a local burlesque house that week.

Bowles slipped hurriedly into the room to the right. He felt that two were company. There he was followed in a minute or two by the smiling waiter—also a tray, two glasses, a black bottle, and a siphon. The second glass was for Johnson.

"Anything doing?" asked the waiter.
 "Nothing much—couple of fires and a shooting scrape in the Ward."

The veteran Hebe made change and disappeared. Bowles poured out a fairly stiff one, shot a little soda into it, leaned back and looked at the effervescent mixture, sighed, lifted the glass, took a pull at it, made a wry face, and put it down reflectively. Then he sat there with pursed lips thinking. Slowly he became conscious of a voice, a feminine voice, filtering through the partition in a sort of plaintive monotone.

"Music is just my whole life," said the voice, "it's food and lodgings and transportation to me. When my mind is good and I get goin' strong on one of them real classy things from Chopin or Mendelssohn—that Spring Song stuff—why I feel as if my cornet was takin' me 'way up through the roof of the theatre clear into heaven. I do—s'elp me!"

"You're right—you're right," said Collins in a very solemn and rather beery voice, with the intonation of a parson saying "Amen!"

"And that's why Murphy and I mix it up so much," she continued in the same key. "That Murphy is a swine. He don't know enough about music to play a mouth-organ. He ought to be doin' the barks for an Uncle Tom's Cabin show—you know, barkin' in the wings when 'Liza crosses the ice. And yet to hear him talk you'd think he knew more than old Dick Wagner. He's the one that makes us play all them cheap march toons. I want to do Gounod's Ave Maria and that sort of thing. But Murphy says, what does a vaudeville audience know about Gounod?—I tell you, it's heart-breakin'—that's what it is." There was a sound of stifled sobs.

"There—there now—don't cry," said Collins, soothingly. "But I know how you feel—I got the temperament myself."

There was something very solemn about Collins' tone. It was the voice of one who prepares to tell a portentous secret.

"Say, are you a moosician, too?" asked the lady. Just then Johnson came in. He greeted Bowles cheerfully.

"Hello, hope I didn't keep you—why, what's the—"

Bowles waved frantically for silence.

"Am I a musician?" Collins went on. "Well, I guess yes. Did you ever hear of Signor Collini?"

"Well, I'll be—"

There was a pause. The lady was trying to remember.

"Signor Collini—Signor Collini—sounds familiar all right. Fiddler, wasn't he," she ventured.

"Fiddler! Fiddler nothin'! He was the greatest tenor of his time—that's all—though perhaps I shouldn't be the one to say it."

"Oh, yes—of course—how silly of me!—but why

shouldn't you say it as well as anyone else?"

"I'll tell you why," and Collins' voice was very tense, "I'm Signor Collini!"

"My Gawd!" said the lady cornettist of the Musical Murphys. "But how—why did you quit?"

"It's a long story," said Collins. "Fill up your glass and have another sandwich. Well, as I was saying, I was once Signor Collini—the pride of the operatic stage of Europe. Now I'm just plain Mister Collins. No one knows my story around here. I can't bear to talk about it—but you're different. I feel I can confide in you."

"Now you're talkin', kid," said the lady. "Heave it off yer chest!"

"I'll cut it short. I won't go into the story of my discovery that I had a voice, of my long struggles for a musical education. I managed to go to Paris and studied under the best of them. They all said I had a great career; and they were right. When I came out—it was a triumph! The audience just rose up at me like one man. Never saw such enthusiasm in my life. They buried me in flowers and hung wreaths all over me, and simply carried me off the stage. From that hour my fortune was made. I was the Caruso of my time. I had the voice, and I had what Caruso hasn't—I had art. So I went from one triumph to another. They went crazy over me. I did all the big parts—I did the Duke in Rigoletto, Manrico in Il Trovatore, Don Joes in Carmen, as well as Anhauser in Wagner and all that German stuff. I was it—that's all! But I guess it was too much glory for one man. It had to come to an end."

Collins paused.

"Go on," said the lady, "it's a lovely story."

"Oh, never fear—I'll tell it to the bitter end. I was singing in Berlin, in Verdi's latest. Another triumph! The performance was over, and I was slipping out the side door to avoid the crowd of women waiting for me. It was awful the way those women used to act. A telegram was handed to me. It was from the Czar of Russia! It asked me to come at once to St. Petersburg to sing before the Imperial Court. Such a request is a command. I couldn't hesitate before such an honor as that I rushed to the depot. There was just time to catch the train. But before jumping into the brougham waiting for me at the stage door, I gave orders to my valet to hurry to my apartments at the hotel, and bring down my baggage to the depot, especially my magnificent sable overcoat. I dashed down to the station, got my reservations, boarded the train. Just as it was about to pull out along came my valet—without my sable coat! I feared the worst. It was a bitterly cold night. I got a chill. When I got to St. Petersburg there was just time to rush to the opera house. They were waiting for me. The finest audience I ever saw—a perfect sea of beautiful women, handsome uniforms, flashing jewels, and white shoulders. There was the Czar and the Czarina and all the nobility of Russia. A shout of delight went up as I advanced towards the footlights. The superb orchestra swung through a few bars. The silence became tense as I drew a long breath and opened my mouth. I took a high note—crash! My voice broke! It was all over—I never sang again!"

"O lord, kid, but that was awful!" sobbed the lady cornettist.

Johnson—his face purple from suppressed emotion—leaned over to Bowles.

"Come out—come out," he whispered hoarsely. "I can't stand any more."

They went out. The waiter opened the door for them and locked it behind them. Outside they stood and looked at one another for a full minute. Then they leaned against the side of the building and laughed till their knees got weak. They laughed all the way to the office, and all the way upstairs. They laughed so hard and so long that everyone suspected the worst of them. Some of the more sedate members of the staff were heard to wonder how Bowles held his job. Then they told the story. They both helped, but it took half an hour.

Next day Collins blew in as usual.

"Well, old bucco," he said to Bowles in his breezy way, "what's the word?"

Bowles grunted. There was a general air of expectation about the place.

"Seems rather quiet all right, all right," said Collins. "Haven't let the other papers put it over you, have you?"

"Most remarkable story this," said Bowles, looking up from a piece of "flimsy," as they call the tissue paper on which telegraphic reports come in. "Johnson, the telegraph editor, is just after giving it to me." Just then Johnson came in with a half grin.

"Oh, yes, yes, that Collini story," said Johnson. "Seems they've just discovered the poor old boy. You remember Collini, don't you, Collins?—famous tenor, you know, summoned to sing before the Czar, forgot his sable overcoat, cracked his voice. It made a great sensation ten or fifteen years ago. Well, it seems that he has been discovered right here in Toronto. He disappeared after his voice cracked, but the Russian police have been working on the case ever since, and now they—"

But Collins was headed for the stairs. He had turned white and red and white again. He looked around at that array of grinning faces, and then he broke and ran. The yell of laughter followed him to the street. He never came back.

Moral—Don't fool around a newspaper office if you have a past. They'll get onto it.

Major George O. Squier, discoverer of wireless telephony in its several phases, has given his patented invention to the public, to be used as may be seen best, free of charge. He is a native of Dryden, Michigan, a graduate of West Point, and has for years been a deep student of scientific questions. During the Spanish-American war he was chief signal officer of the Third Army Corps, and carried out the work of laying cables between different islands in the Philippine group.

Thirty students of the Commercial High School of Basle, Switzerland, have written to the New York board of education asking that a public school be set aside for their lodging in the summer of 1912. The students explain that they are contemplating a visit to New York and that similar courtesies have been extended them in other countries which they have visited.

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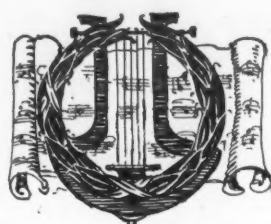
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MUSIC and the DRAMA

"A WOMAN'S WAY," despite its conventional title which associates it in the mind of the playgoer with twenty other pieces, wears exceedingly well. Though by no means faultless, it is a genuine comedy of American life well conceived and well written, in which the action develops naturally and with unflagging interest. One was much impressed with the work when it was produced by Miss Grace George two or three years ago, and another play from the pen of its author, Mr. Thompson Buchanan, should be eagerly welcomed. Unquestionably, the inspiration for this piece came from Sardou's brilliant farce, "Divorçons," presented by the Percy Haswell Players last year, and which was used by Miss George as a companion play during the season that she produced "A Woman's Way." It will be remembered that in the French play a foolish young wife who is bored by her union with a self-absorbed, quiet husband, is lured back to fidelity by the husband's transformation into a jovial and accomplished lover. In Mr. Buchanan's

make the piece go. The leading role, however, affords Miss Haswell a better opportunity than she has enjoyed for some weeks past. The chief charm of this comedienne for the writer is the intellectual distinction of her speech and bearing. These are elements that she can naturally bring into play in "A Woman's Way," which is supposed to be a triumph of feminine wit. While she has not the ingenuous pouts and tricks with which Grace George invested the part, she makes Mrs. Stanton a sane and charming woman who is a genuine reality to her audience. The part of Howard Stanton was originally created by the noted actor C. Aubrey Smith, who was brought from London to play the part. While Mr. Tiden does not equal the original in splendor of physique and personality, he surpasses him in the matter of a refined comic gift, and makes the most of every situation. To my way of thinking, however, neither actor has given an accurate characterization of the part as the author intended it. Howard Stanton is above all things, a handsome fool and a petted fool, a gilded youth of genial manners who has been denied nothing—in brief, the kind of a fool whom clever women like to have around the premises to gratify their instincts of domination. Now a strong masculine wit and intelligence is apparent in the personalities of both Mr. Aubrey Smith and Mr. Tiden, and therefore, their acting of this part has seemed to me inadequate. The role of the siren whom all the characters know as Puss, is played in an accomplished manner by a new recruit to the Percy Haswell forces—Miss Lois Howell. She is handsome and distinguished and a much better representative of the part than the lady who played the part in the presentation of the play by Grace George. As has been said, the minor roles of this play are colorless, but the talented members of this company handle them skilfully and contribute a good all round production.



MISS LOIS HOWELL.
A new member of the Percy Haswell Company, at the Royal Alexandra.

play, conditions are reversed. A neglected wife accomplishes a similar victory by somewhat similar methods. But the playwright is no slavish imitator. He is indebted to Sardou only for his general idea. The conquest of his heroine is less easy than that of Prunelles in "Divorçons," because in the latter piece the contrast between the husband and the lover is so invidious as to make the victory of the former a certainty from the outset. In the American comedy the odds in the matter of beauty and intelligence are supposed to be even between the wife and the siren. It is only when it appears that the frail and flirtatious one has succeeded in winning the attentions of all the males in his social circle that Howard Stanton's folly is revealed to him.

One supposes that your true feminist would regard the course pursued by Mrs. Howard Stanton as slavish. Her husband is false to her in thought and desire, though the playwright avoids any suggestion of concrete misconduct. She decides to use her intelligence and personal charm to reconquer her husband. She practically admits, as does the heroine of Bernard Shaw's "Man and Superman," that the human male is really the pursued rather than the pursuer. In the rough and ready vocabulary of the young men who rupture the English language in the baselall columns, she "gets after" her husband and finally "lands" him. Now, as a brutal man, one thinks her course is absolutely sane. It is all very well for ladies to maintain that a wife should have nothing to do with such a husband, and banish him or divorce him. One has no doubt that certain temperamental young women are frank enough to declare that they would kill a man who would treat them that way. But in the end, it must be admitted that any sensible woman would use the same means, and that if she failed to do so, her fate would be desertion and neglect. In truth, our cities are filled with unhappy women who have lost their husbands because they have failed to use the same common sense as does the heroine of this comedy.

The gravest defect of the play is the lack of characterization in the minor characters. They are all alike as peas; just persons who wear fashionable clothes and ejaculate dialogue at appropriate intervals. The dramatist has relied rather too much on his interpreters in every role and consequently it requires great pains on the part of the actors to

of private contract is contrary to the essence of freedom and the American Constitution.

Miss Eva Galloway, winner of the recent Bell piano competition, is undertaking the concert of student work. Professor Michael Hambourg for the completion of her musical training. Miss Galloway is a young artist of great promise and big things are predicted for her future.

The following comment upon the playing of Efreim Zimbalist comes to hand from Manchester, Eng., where the young artist recently played at a Hallé concert. "Yet another great violinist in the person of Mr. Zimbalist has come into the front rank. He is a young Russian. His technical power is astonishing and equally so is the force of his personality. He plays on a fine old Strad, on which he produces tones of rarest beauty and his audience were worked up to an unusually prolonged display of enthusiasm. A naive and youthful exuberance are felt through all the intellectual intensity of his art and he invariably strikes the character of a note convincingly of what-ever composition he renders. The appearance of Mr. Zimbalist in this city will afford concert-goers one of the greatest artistic treats they have enjoyed during the past decade. The action of the Toronto Symphony Orchestra in bringing this celebrated artist to Toronto is looked upon as one of their most commendable efforts, and already many inquiries are being made as to what concerto will be chosen for his first concert."

The new calendar of the Conservatory School of Expression has just been issued. It contains full information regarding the school, its aims, the courses and special advantages. There is also announced for next season a fully equipped post-graduate department. This department will afford unusual advantages to both artists and teachers of expression and physical culture. Anyone desiring the calendar may secure it by writing the Registrar of the Conservatory of Music or the Principal of the Conservatory School of Expression, Mr. F. H. Kirkpatrick.

Another ambitious young horseman of refined bringing up who can double in brass, will be interested in the following advertisement which recently appeared in The Billboard: "Wanted at once—Cornet and a good hostler; must be a gentleman, sober and a stayer, and used to wagon shows; year round home for hostler. Address Ed. P. Barlow, Calamus, Ia., July 15; Wheatland, Ia., July 17."

Concerning Liszt's popularity with concert-goers, Herbert F. Poyser writes in an interesting article on the Liszt centenary, printed in Musical America: "The average pianist's loyalty to Liszt is exceeded only by his penchant for Chopin. It would be an interesting experiment to gather from different parts of the world the recital programmes of about one hundred different pianists and to note upon how many of them some Liszt works do not appear. These, it is needless to say, would constitute a pathetic minority. The public loves Liszt and demands his music. Pianists like to play him because, together with Chopin's, his writings remain the attention of the readers of the Etude to the great significance. Incidentally, the practice of the drum might do something to loosen up some of those horribly stiff wrists which some ladies exhibit the moment they commence to play octaves. It is also a fact that at the piano the player seems to be blind to rhythm because he finds the melody and the harmony so fascinating. He makes every effort to have his chords right, every note accurately sounded and with the appropriate touch, but the infinite variety of effects which come from the careful observance of the rhythm seem to escape his attention." Mr. Sherwood might have added Massenet to the above names; for years he made his living by beating the kettledrums in several Parisian theatres.

Hawthorne's best story has again been set to music, this time by Charles F. Carlson, dean of the University of Denver College of Music, under the title of "Heater, or The Scarlet Letter." It is soon to be published. A second opera by the same composer is entitled "Phyllis." Andreas Dippel has seen it and has promised to "keep it in mind for the near future for production." Mr. Carlson's third opera is to be on a subject by Longfellow. Of this the first act was finished last month.

THE THEATRES
Another comedy of the farcical order will be presented next week by the Percy Haswell Company at the Royal Alexandra Theatre. The offering will be "The Man on the Box," a dramatization of Harold McGrath's widely read book of the same name. This is the piece in which Henry E. Dixey starred so successfully a few seasons ago. The story deals with the fortunes and misfortunes of Lieutenant Worburton, noted as a practical joker. He has been very successful in carrying off many of his pranks, but on this occasion, upon which the story of the play hinges, he comes a "cropper," much to his dismay and embarrassment. The one who turns the tables on him is a girl he fell in love with on shipboard, but to whom he was never introduced. She for a time after learning who he really is, keeps him in "hot water," but finally relents and everything ends happily. The piece bubbles over with brilliant lines and the most amusing complications and situations that an author could possibly invent. Miss Haswell will play Betty Annesley, another whimsical young woman, and the just part suited to her delightful personality. Mr. Fred L. Tiden will play Richard Worburton, the part originally played by Dixey, and all who remember Mr. Tiden's delightful comedy of the past two weeks will enjoy with him, the embarrassing situations the lieutenant finds himself in. Mr. Thomas V. Emory will play Charles Henderson, Lieut. Worburton's friend; Miss Lois Howell will have an attractive part, and others in the cast will be Mr. Allen Fawcett, Mr. William Crimmins, Mr. Robert Smiley, Mr. Richard Clarke, Miss Booth Chapin, and Miss Angela Ogden.

ROBERT W. SMILEY,
Who will play an important part in "The Man on the Box" at the Royal Alexandra next week.

begin with the star system. In the long run it will be impossible, even for the wealthiest directors, to pay such exorbitant prices. One thing is going to favor the American directors. The supply of tenors, who ask the largest emoluments, has become comparatively small in Europe. I believe that the coming tenors are to be sought for, and will be found in America and England—I mean tenors for the leading opera houses. To-day we have to import them, and therefore pay dearly for them. In the future we shall have them in this country, and then we shall change roles with the European managers, who turn it will be to pay large sums to get the American and English artists."

The late William H. Sherwood's last message to the musical world was written in bed but a few days before he died, and is printed in the June Etude. It includes reminiscences of Liszt, some utterances of Rubinstein, and the writer's own illuminating remarks on rhythmic faults and virtues of expressive playing. For the sake of acquiring rhythmic variety and precision he makes the odd but sensible suggestion that many girls who play with taste would find a startling and valuable surprise in store for them if they would add to the study of the piano that of the snare drum. "With the snare drum one

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"THE MAN ON THE BOX"

per work as a boy, being a reporter on the Northern Budget of that city. In 1870 he came to New York, and at first was employed in general work as reporter and in desk work. Soon after he went to Police Headquarters, which was then thought to be the real training school for reporters, and made his way to the front at once. He was a contemporary of Morris Abrams, of the World, George Taylor of the Times, Pierce of the Tribune, and Joseph Howard, Jr., and was noted as one of the best men there. At the same time he assisted in dramatic work, and in 1885 was made dramatic editor and critic. He held that position until 1908, when failing health caused him to resign. Since that time he has devoted himself entirely to correspondence, supplying two score newspapers outside of New York with dramatic criticisms and news. During his connection with the Sun Mr. Fyles contributed a great amount of theatrical matter, critical, descriptive, and historical. The news of the stage found full and accurate representation in his columns, and his judgment of plays was founded upon ample experience, and was expressed with clearness and vivacity. As a playwright he won some substantial successes, notably with "The Girl I Left Behind Me," which he wrote in collaboration with David Belasco, and which is one of the best of American romantic melodramas. This piece enjoyed much popularity here, and was played also in England. Two other pieces by Mr. Fyles, "The Governor of Kentucky" and "Cumberland '61," also had profitable runs. Other plays were "The Amanuensis," "Overlook," "A Ward of France," "Kit Carson," and "Drusa Wayne." He was the author of an interesting volume entitled "The Theatre and its People."

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Wilkie Bard, one of the foremost English music hall comedians, will visit America next fall. Bard is the principal comedian in the Drury Lane pantomime, and will not appear in vaudeville, having signed for a new musical comedy now running at the Opera Comique in Berlin, called "The Forbidden Kiss," the music of which is by Heinrich Reinhardt. It is probable that Basil Hood will make the English adaptation. Mark Luescher has also obtained a new musical play by Paul Rubens, in which Alice Lloyd will interpret the principal part, opening in New York early in November.

Charles Cherry and Daniel Frohman's New York Lyceum Theatre company will begin their fall season in "The Seven Sisters" at Toronto, on Labor Day. "The Seven Sisters" is a comedy from the Hungarian of Ferenc Herczeg. It closed a run at Powers' Theatre, Chicago, on July 8, of twelve weeks, under heat conditions that make it little less than remarkable.

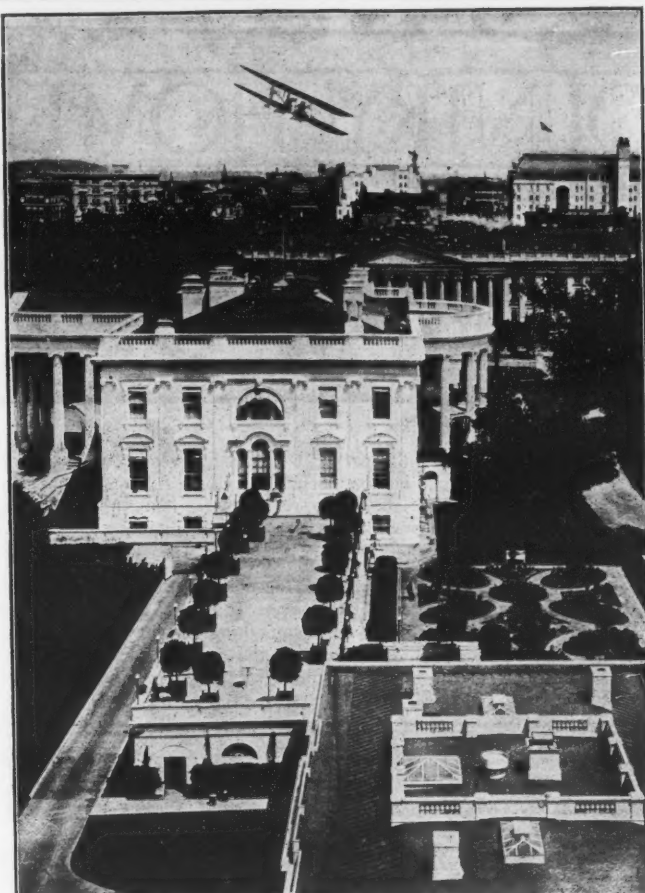
McCurdy, the Canadian Aviator.

EVER since the Canadian aviator, J. A. D. McCurdy, made his famous flight from Key West to Havana last summer, Canadians have been waiting for an opportunity of seeing him fly, and there is no doubt but that he will win fresh laurels at the aviation meet to be held at Donlands Farm, near Todmorden, from Aug. 3 to 10. He has announced that he intends to win the flight from Hamilton to Toronto, and has no fear of the six or seven others who have entered for the race. McCurdy, at Beddeck, N.S., assisted in the manufacture of the first flying machine made in Canada. McCurdy will use a Curtis Bi-plane in his flight here, equipped with the famous Gnome motor, costing \$75,000. McCurdy will give exhibitions of wireless communication between machines while high in the air, and is coming to Toronto expressly to make new records for altitude and distance flights.

In addition to McCurdy, Charles F. Willard and J. J. Ward will be here, and half a dozen other famous flying men have signified their intention of taking part in the demonstration. The field from which the machines will ascend has been inspected and pronounced to be one of the best in the country for aviation purposes. For two miles there is not a tree on the farm, so there will be no danger either to aeronauts or spectators. The demonstrations will commence sharp at 6.30 each evening, and will continue until dark, so that the machines can be illuminated with powerful search lights. On Civic Holiday there will be two demonstrations, in the afternoon and evening, and a pyrotechnic display from the machines while they are in the air. Special trains will run to the aviation field, leaving Parkdale and West Toronto at 6.10 and the Union station and North Toronto ten minutes later.

Perhaps the greatest flight ever made by Mr. J. A. D. McCurdy, who will be the star attraction at the big aviation meeting at Donlands Farm, was from Key West, Florida, to Havana, Cuba, a distance of 90 miles over the ocean. This flight was made last February, under the supervision of the United States Government, which furnished a patrol of torpedo boats to follow the route of the aviator. These patrols were stationed 10 miles apart, and were notified by wireless when Mr. McCurdy made his start.

While Mr. McCurdy, on this memorable flight, did not succeed in land-



HARRY N. ATWOOD FLYING OVER THE WHITE HOUSE, WHERE HE WAS RECEIVED BY THE PRESIDENT.

This remarkable photograph was taken on July 14th from the roof of the State Army and Navy Building. In the presence of the aviator's mother, President Taft presented him with the gold medal offered by the Aero Club of Washington.

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ing on the Isle of Cuba, having been forced to come down in the harbor of Havana because his fuel supply ran out, yet he demonstrated in the longest water flight ever made in the history of aviation, the absolute practicability of the aeroplane.

Mr. McCurdy made some memorable flights in Washington, D.C., last March, in demonstrating an aeroplane sold to the United States Government for the War Department. He flew around Washington Monument, over the city, and landed near the White House. His flights were watched by all the distinguished officials of the Government, as well as foreign ambassadors and military attaches. The aerial evolutions on these flights brought Mr. McCurdy prominently before the representatives of foreign governments as an expert aviator, and he was warmly congratulated by many of those officials.

In Havana, Cuba, Mr. McCurdy won the prize of \$3,000 for the flight around Morro Castle. At many of the Southern cities he made over-city flights, and one of his familiar and spectacular stunts has been the racing of automobiles on circular tracks. At many places he has been able to make the circuit of a mile track in less than a minute.

Dr. Hadley and the Crook.

SWINDLERS take a long time to learn that college presidents are not all fools. Among the visitors' cards presented one morning at the office of Arthur T. Hadley, president of Yale University, was that of Lord Ross, the head of the well-known firm of telescope makers, who brought a letter of introduction from Andrew D. White. For half an hour or more they conversed on many topics, Lord Ross showing special interest in the work of the Yale Observatory, and Mr. Hadley was much impressed by his visitor's breadth of culture and force of personality. As he rose to go, Lord Ross

said that he was in a rather awkward position and would have to ask Mr. Hadley to cash a cheque on a New York bank for him. For the first time the president felt a little suspicious of his visitor. Excusing himself to get some cash from the safe in the outer office, he sought his letter file. There he found an old letter from Mr. White, a comparison of which with Lord Ross's letter led him to think that this letter, though carefully imitated, was in reality a forgery. He went to the telephone, rang up Police Headquarters, told them to send a detective at once to a certain bank in town, returned in time not to arouse any suspicions in the visitor, and told him that he did not have enough cash on hand, but would take him down to a bank and identify him. When Lord Ross presented the cheque to the cashier, that wary individual, whom Mr. Hadley had warned over the 'phone, said he would cash the cheque, but that as a mere matter of formality he must first call up the New York bank in question to make sure that it was all right. At that Lord Ross flew into a temper, said that he had never been so insulted, and stalked out of the bank. A ready detective, who had been amusing himself filling out blank deposit slips at the desk, arrested the man. He proved to be a criminal of international repute, wanted in New York and Massachusetts, and in Australia for stealing sheep.

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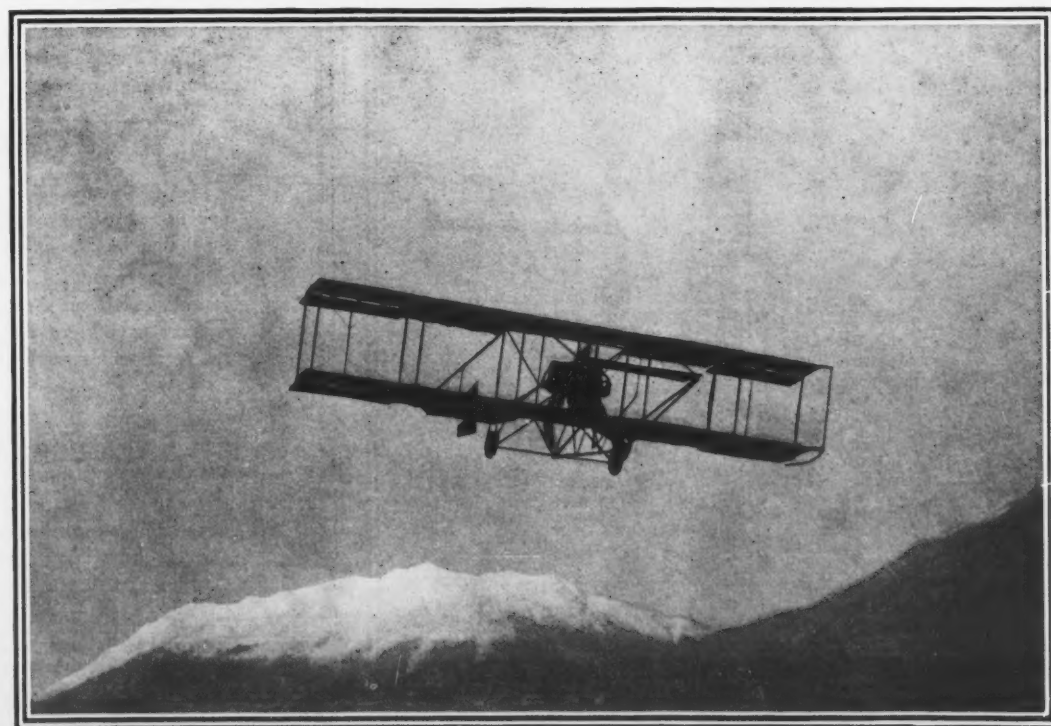
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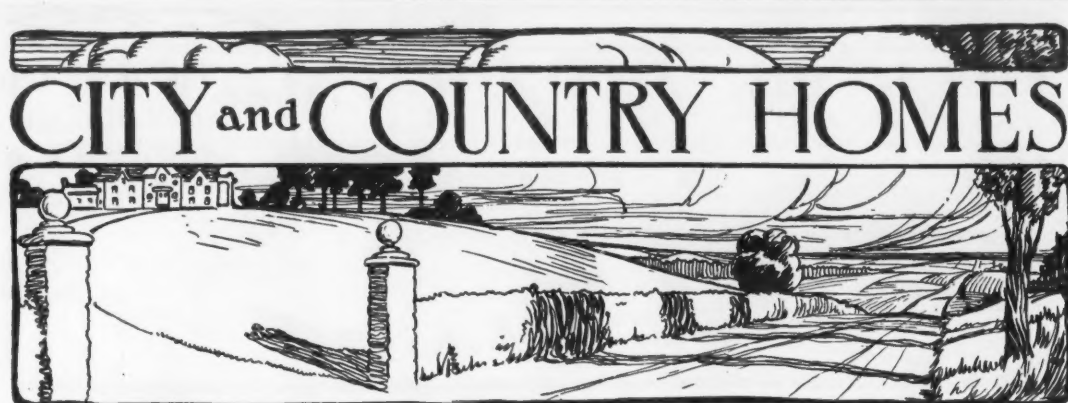
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Absolutely pure, mild, mellow and delicious. It nourishes, and is especially good for people who don't sleep well. Order some to-day.

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Lighting Fixtures.

FROM mere accessories, often crudely designed, the lighting fixtures of a house have taken on real architectural importance. Frequently the man who plans the house designs the illuminating scheme. Several architects have met with conspicuous success in this line. The greatest strides, however, have been made in manufactured fixtures, and here the boom is greatest, for the average house is not furnished on the specially-designed plan. To find good things on the market at a reasonable price means more to the world at large than that a few men

great deal of work. In the house liberally supplied with maids this feature was not of great consequence, but in the one-maid household or no-maid home it meant a good deal of labor. To keep several lamps in a trimmed and burning condition was really a matter of considerable time.

Lamps equipped for electric lighting, when well designed, were expensive. It was hard to get away from costly things when something on simple, plain lines was wanted. It was one of the commercial mysteries that the ornate and the fantastic could be so inexpensive and the



PRESIDENT TAFT'S SUMMER HOME.

Library of the old Peabody Homestead at Beverley, Massachusetts, where the Chief Executive does his morning's work. Copyright, Underwood & Underwood, New York.

are working out special patterns at special prices. Possibly the simple, convenient, altogether desirable electric fixtures are not found on the first corner. It is astonishing what poor designs still fill many shops. Lamps particularly tempt many people into the highways and byways of freakish patterns. Gaudy designs still flood the market, although they are greatly on the decrease. In the same way it is possible to purchase very ugly fixtures. But patience, it is said, once carried a snail to Jerusalem. It does not need a great deal of patience to find just the right thing for the living-room, dining-room or hall. It merely requires to come in touch with the makers of appropriate designs.

Within the past few years there have been great changes in the methods of lighting. For a long time a central illumination was the accepted one. The gas chandelier for years was the exponent of the centralized idea. Then we had small electric bulbs fastened to the ceiling, cold, glaring and most trying to all decorative schemes. Side lighting was a protest against ceiling illumination. It gave a "dim, religious light," becoming to old age, soothing to nerves, altogether satisfactory for conversation, but quite inadequate for reading, writing or sewing. When these points were discovered, kerosene lamps had a great vogue. Arts and crafts workers were suddenly busy with copper bases and founts, wire shades, bead fringe and other hand-made things. The combination of side electricity and low central kerosene became very popular, and in many ways was satisfactory. But it made a

only-kind-you-really-wanted so abominably high. Many of these lamps were of the drop-light order, others were supplied with electricity by means of concealed wires. Both schemes are in use to-day; and the table light for some places is still unsurpassed. It will be a long time before it is entirely superseded. Even indirect lighting, which is splendidly adapted for many places, has not yet obviated the use of occasional table lights. In one of our illustrations a well-designed colonial lamp is shown.

In speaking of drop-lights, passing tribute should be made to gas—for the drop-gas lamp was early in the field. With its green, green shade it replaced the midnight oil, and came at a time to save the eyesight of many people who long had had only the high chandelier by which to see to read and sew. For it was when ceilings were highest that gas chandeliers were at the height of popularity.

In houses equipped with gas it is now possible to get good decorative results. There are many well-designed fixtures for gas; others that may be used for both gas and electricity.

The variety of admirably designed side and central fixtures makes it possible to give a house of moderate cost real distinction. Brass, copper, iron and bronze are used in countless patterns, and the fact that these metals are "finished" in several styles enables the housewife to have at her command a wide range of selection. For her hall she may choose iron in dull finish, for her drawing-room antique brass, for her living-room polished copper and for her dining-room brush brass.



THE PRESIDENT'S BEDROOM AT THE "SUMMER WHITE HOUSE."

This pleasant Colonial interior guarantees repose to the Chief Magistrate of the United States even on a hot night. Copyright, Underwood & Underwood, New York.

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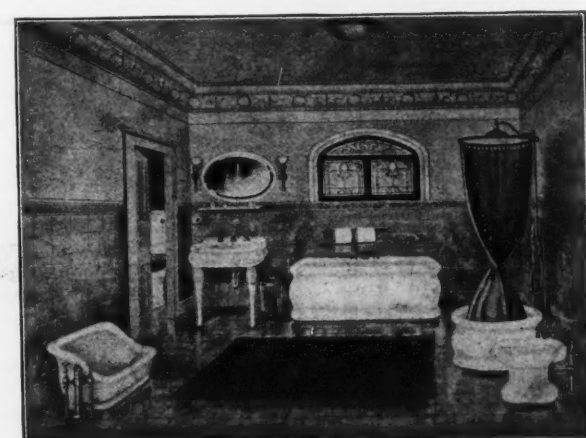
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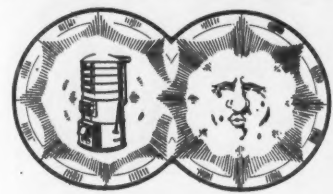
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"Dickie, I'm awfully sorry you use tobacco. I don't like it, and mamma simply loathes it. Will you stop when we are married?" "Isn't that asking for a lot, dearie?" asked Dick. "I wouldn't care for myself," answered the girl, "but you know it makes mamma deathly sick." "Well, then," he promised, cheerfully, "I'll tell you what I'll do. I'll never smoke when your mamma is with us." She threw her arms around him. "Darling," she murmured, "that's so good of you! I was afraid you'd insist on smoking once in a while, after we were married!"

"A Long Cold One" Get a tall glass—fill with cold water—and add a pinch of Abbey's Salt. It's the finest hot weather drink you ever tasted.

Pleasantly acid—sparkling—refreshing—and a single glass will quench the thirst. Abbey's Salt cools the blood—sweetens the stomach—braces and invigorates. 92

Abbey's
Effervescent Salt



The Sun and "The Sovereign"

The persons who enjoyed warm weather indoors all last winter lived in houses heated by "Sovereign" hot water boilers.

"The Sovereign" has all the appearance of the old style hot water boiler—but it is different in so many ways that a detailed description would take too long to tell.

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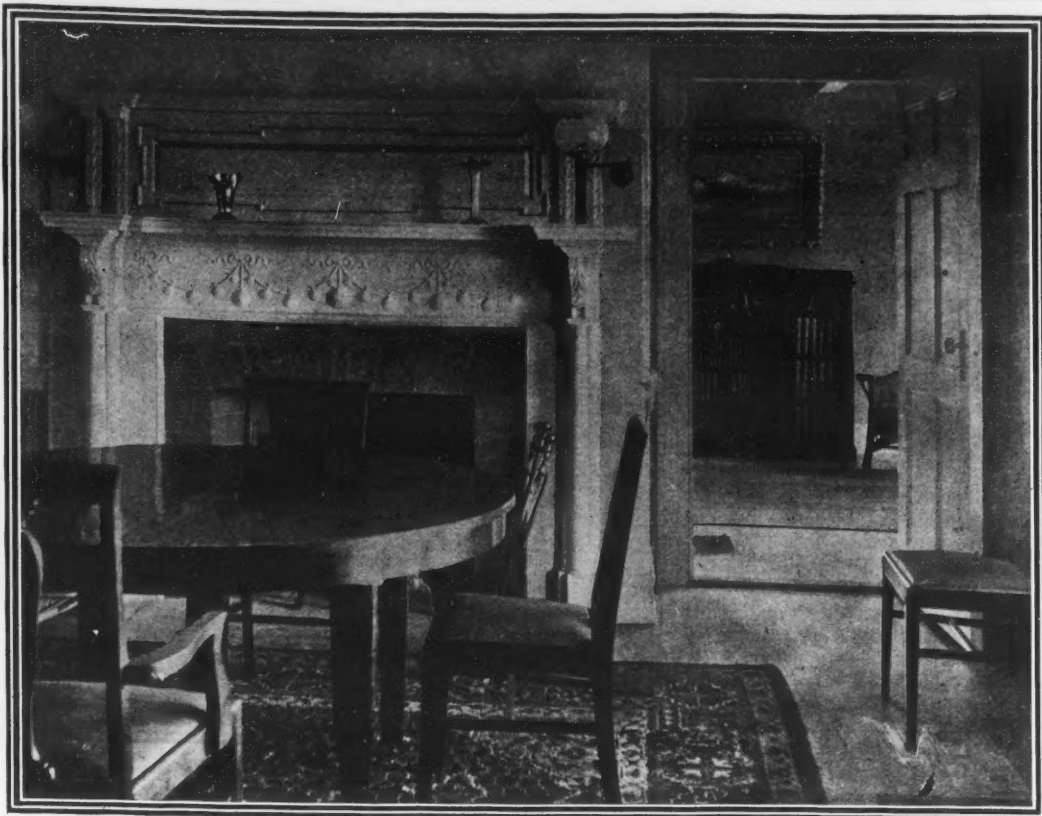
will relieve fatigue and stimulate the appetite. Filtered, brilliant and carbonated in its own gas.

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FEARMAN'S
HAMILTON
Star Brand
BACON
Is the Best Bacon

Is it any worse to paint the town red than to whitewash it? Fortunate is the man who doesn't have to pay cash for his experience.



Dining room of the old Peabody homestead at Beverly, Massachusetts, where the Chief Executive of the United States ate his frugal meals. Copyright, Underwood & Underwood, New York.

Possibly for the hall she will need a hanging light as well as side ones. There are a number of unique and interesting designs. There are cluster lights and shower lights and hanging units, for either electricity or gas. The hanging-lamp or lantern is excellent for the hall; it also fits well into a den or lounging-room. With mission schemes it is especially appropriate, as its simple, direct outlines are in harmony with craft styles. Some of the lantern designs suggest the old Dutch patterns in iron and horn—those quaint rounded affairs which tourists sometimes bring back from Holland and set up in their dens and libraries.

Rounded lanterns were first made in this country by a distinguished craftsman who early specialized on novel schemes of lighting. He used rounded horn in the old Dutch manner and evolved a design which was wonderfully effective. It is now possible to find adaptations of the circular theme in many styles. Shower, cluster and side fixtures are made with this motif. As a hanging unit it has been treated in a number of ways, and in this form is admirably suited to oak trims and severe, sturdy forms of furnishing.

One dining-room built on craft lines has four lantern units suspended from the ceiling. There is also an indirect scheme of lighting located in the cove of the wall. This house has both direct and indirect lighting in several of the rooms. A great deal of skill has been expended in the illuminating schemes, and the fixtures include copper, brass and leaded glass in many attractive designs.

There are cluster lights and shower lights, simple chandeliers and hanging units, to be found in many shops, and the variety in side fixtures is equally extensive. Sconces, branch candlesticks and many interesting lantern patterns are among the number, together with a quantity of well-designed plain fixtures which are frankly what they pretend to be—fixtures for electric lights. Our illustrations, while showing only a comparatively few models, will prove suggestive. A colonial table light for a room designed on colonial lines is appropriate. In the same way other period fixtures may be selected and a fine harmony maintained between the decorative and illuminating schemes.

The Modern Bathroom.

In no one room of the house has there been such a metamorphosis during the past fifteen years as in the bathroom. Even the best of them in early days were dingy places. We have it from a New York firm recently called to Newport to remodel a McKim, Mead & White mansion built about fifteen years ago, that every bathroom had the old-fashioned metal tub enclosed by dark brown wood sidings, the very small basin tucked away in one corner and likewise sheathed, and the boxed-in toilet. Then there was always the high, dark wainscoting (brown to insure the invisibility of any prowling roaches) and a floor of alternate chocolate and dark blue tiles. Such a place was, of course, a veritable nest for vermin.

We worked away in time from all that, and reached a cold, glittering, immaculate whiteness that defied dirt. It was sanitary beyond all shadow of a doubt; but it suggested rather the apprehensions one might feel on entering the operating room of a hospital than the esthetic delight the Romans must have felt when they repaired to their baths. In Senator Clark's house on Fifth avenue some of this Roman sensuousness has been recreated in the bathrooms. The effect is not so much a question of sunken pools and mosaic floors as it is of exquisite walls and ceilings. These are in terra cotta, cement and hard-coated plaster, the first mentioned material being the finest. The ceiling is generally vaulted or domical and the decoration polychrome. Motifs and colorings have been adapted from the famous Villa Madama loggia in Rome, and the success with which the mellowed blues, greens and buffs of the original have been reproduced is striking. Nothing more antipodal to the baths of the Newport mansion of fifteen years ago could be imagined.—The House Beautiful.

The Art of Felling Chimneys.

An interesting method of felling lofty chimneys is practiced in England. The originator of this method a Manchester man, is credited with having felled, without accident, more than 100 chimneys which for one reason or another had become useless. Some of these were from 200 to 250 feet in height. The method consists in removing the stones or brick near the foot of the chimney and substituting an underpinning of wood, which is afterwards set on fire. About two-thirds of the area of the base is removed up to a height of 5 or 6 feet, so that most of the weight rests upon the underpinning. Experience has shown that when the work is properly done the chimney leans slightly toward the side where the underpinning is inserted, and when a slight crack appears in the masonry on the opposite side the time has come for the fire to be applied. As the chimney falls it partially telescopes in consequence of the shock produced by dropping into the void left by the burned timbers.

A garden slate is one of the greatest joys to children when they have outgrown the sand-pile, and it is such an easy thing to put in. For this procure a large piece of slate, any size from two to five feet square, from the stone-cutter's establishment. Select a pretty, shady part of the lawn and embed it in the grass. It looks pretty with the grass growing close around its edges, and the children invariably gather about it, not only using it for a tally sheet in their various games, but drawing upon it all manner of pictures.

Let them keep their box of crayons in some handy outdoor nook, and in it several erasers and colored crayons as well as white. For out under the blue sky, with Nature for a teacher, the child's fancy will find expression in painting its sketches.



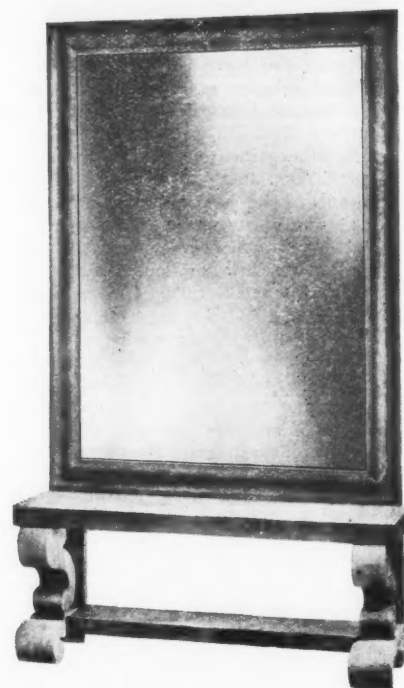
A TYPICAL MILLIONAIRE'S SUMMER HOME.

"Harbor View," the Vanderbilt residence at Newport, which has been the scene of many brilliant functions. Copyright, Underwood & Underwood, New York.

Apollinaris

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A Console Table and Mirror in fine mahogany.

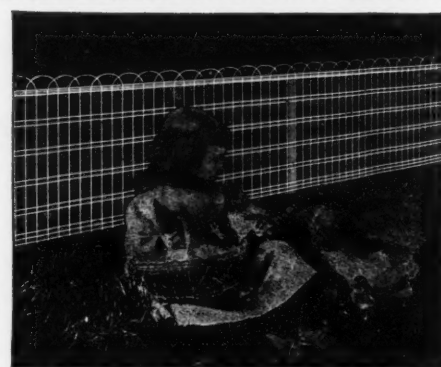
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far surpasses any other heating method for the modern home. True, it costs more at first, but the difference in price only faintly indicates the wide difference in results. Consider even fuel consumption. In ten to fifteen years the waste entailed by old fashioned heating methods would easily pay the first cost and upkeep of a King Boiler and Radiators, not to mention the added comfort you have enjoyed. With a King hot water heating equipment your home is hygienically, cleanly, uniformly and economically warmed, and the heat is always under your control—a simple turn of the valve being all that is necessary to regulate the temperature to any desired degree.

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A Spanish Bull-Fight

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It would be idle to dispute the justice of the accepted British verdict upon the cruel and repulsive features which are inseparable from the spectacle of a bull-fight. Yet an individual whose emotions are not stirred when for the first time he visits a Plaza de Toros, by the glittering costumes of the combatants, by the mounting tiers of impassioned spectators, the glory of an Andalusian sky, the color, the music, the revelation of a people's character, must be the happy possessor of an unimaginative temperament even beyond that which is ordinarily ascribed by southern races to us Britons. For centuries the bull-fight has been the national diversion of the Spanish people, and has a hold upon their imaginations to an extent that cricket and football and the turf combined do not exercise over Englishmen.

Every town of any importance in Spain has its bull ring as well as its cathedral. The Plaza de Toros at Seville will seat fourteen thousand persons, at Madrid fifteen thousand; many other cities possess buildings of almost equal dimensions, nor at an important function will a seat be left vacant. Long before the hour in the afternoon fixed for the commencement of the fight—and this is the one occasion upon which a Spaniard observes the virtue of punctuality—the amphitheatre is thronged with expectant men and women of every rank and age. The President takes his seat, at a sign from him a bugle note rings out, and the procession of bull-fighters files forth into the circus. First come mounted policemen in old world uniforms, then the swordsmen, the three matadors, marching abreast, each followed by his cuadrilla—his company of gracious assistants, glorious with the joy of youth and fine raiment. Nor ever were suits more cunningly designed to display elegance of figure, or to flaunt beneath the blaze of a southern sky; purple, red, and blue, and cream, whatever the colors of their silken material, or of the ample cloaks that these godlike braves carry slung round their waists, they cannot fail to harmonize in the dazzling light. The men on foot follow the sinister, muscular shapes of mounted picadors, gaitered and greaved, with heavy spears in rest, then turbaned lads, and a team of splendid mules with red-flashing harness, which will return in due course to drag from the ring the slaughtered horses and bull.

The bull-fighters dispose themselves for the fray, two mounted picadors with their heavy spears prepared for action, the toreros on foot standing ready with their brilliantly embroidered capes. The great gate leading to the boxes in which the bulls are enclosed is swung back. It is a stirring moment when the fierce untamed creature, still ignorant of the resources and power of men, heavy-limbed, yet sinewy and active, with its threatening aspect and awe-inspiring horns, first enters the arena: while a fire of comment, appreciatory or the reverse—for the Spanish public are excellent judges of the quality of a bull—runs round the amphitheatre.

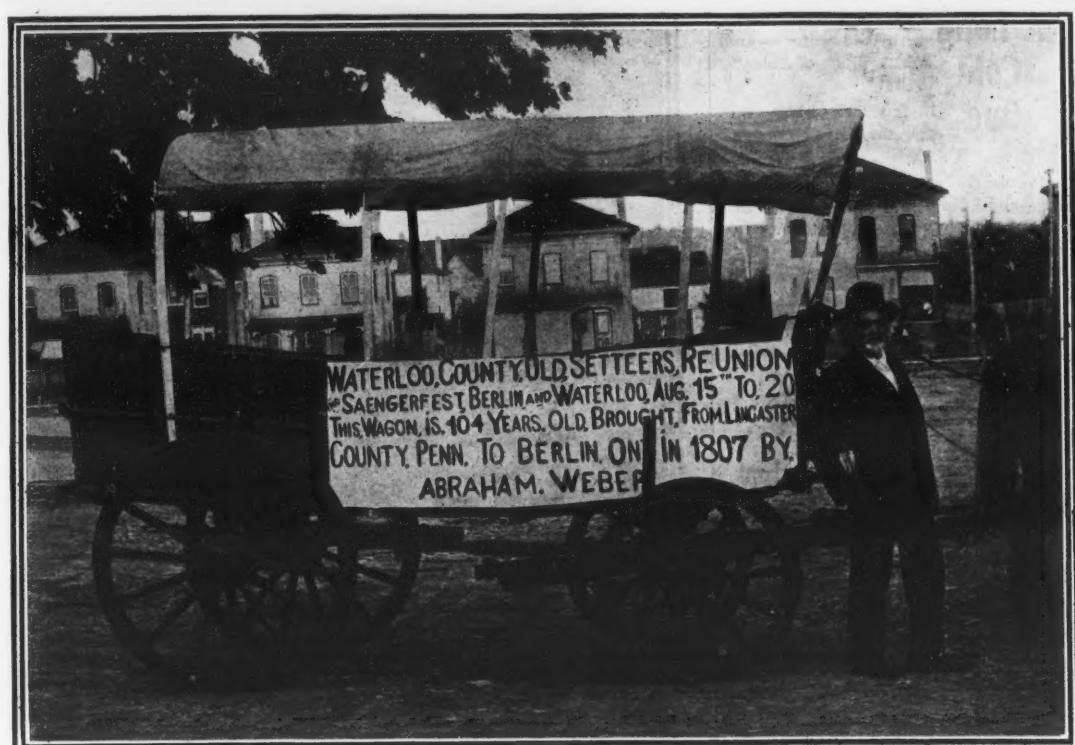
It is impossible in a brief article to attempt a description of the shifting episodes of the fight, and I shall pass on to the final act of the drama. The display is divided into three parts, Tercios. In the first scene the picadors fulfil their hateful duties, urging on their blindfolded, broken-down steeds to be gored and disemboweled by the angry bull. In the second the banderilleros play the chief role, fixing their barbed darts with many clever manoeuvres and narrow escapes, into the animal's neck. During the final scene the matador is the hero, practically the sole actor; it is the tercio of the death stroke. The three parts are connected and diversified, and a unity imparted to the display, by the constant skillful use which the bull-fighters make of their cloaks. This work is perhaps the most interesting, and certainly the prettiest feature of the performance. By swift and graceful, and often greatly daring passes with their capes the nimble bull-fighters divert the onslaught of the bull from a prostrate picador; or fire the animal by tempting it, through a hundred ingenious expedients, into a number of fruitless charges; or, by distracting its attention, give to a companion his opportunity to plant his darts; and finally lend their assistance to the matador when he is hard pressed by a too dangerous beast, or one still too fresh and vigorous for a trial of strength at close quarters.

It is in this third act of the spectacle, the tercio of the deathstroke, that the interest of the drama culminates, and the skill and courage of the bull-fighter are best exhibited. The bull has been enraged by the pricks of the picadors' spears; it has blunted its fury upon the bodies of the poor horses; it has been fatigued and dazed by innumerable passes which its pursuers have made with their capes before its eyes, and by deftly placed darts of the banderilleros still hanging from its neck. The matador—diestro, or espada, he is also called—whose dangerous privilege it is to slay the bull (six bulls are usually sacrificed at a corrida, the three matadors killing each two) has stood idly aside by the barrier during

the last scene, expecting the crucial moment when the final bugle call will summon him to the supreme effort of his craft.

He now steps forward and makes his proud obeisance towards the presidential box—"Mr. President, I dedicate to you this bull, which I presently shall slay or be slain by"; next with a defiant gesture he flings his torero's cap behind him to the ground, as he turns to meet his foe which is standing suspicious and alert in the ring. In his left hand he holds the muleta, a square piece of scarlet stuff, resembling the signal flag of a railway guard, attached to a staff. His right hand grasps his espada, a forged steel blade, round whose hilt is wound a red cloth to keep his fingers from slipping. With patient cunning, with a variety of daring and ingenious passing, he plays the furious bull with his red lure. His object is to get the animal to assume the one position in which it is possible to inflict a decisive and correct thrust with the sword. In his selection of passes, and in the adroitness with which he avoids the beast's sharp charges, the matador's science and endurance are shown. It is his business to study the temperament of his redoubtable adversary as he stands before it, and to adapt the use of the cloak to its peculiar virtues and blemishes. Above all, he must now take care not further to discompose the bull, nor to accentuate its hostility or suspicions. He has to tire it if still too lively, to arouse it if too exhausted, to humor it till it rests squarely-set and motionless before him. The critical audience are quick to appreciate and to reward with applause each well-executed manoeuvre. But condemnation is not less readily lavished for any fault. A suspicion of want of courage or skill, or of any infringement of the traditions of the ring, is indignantly resented. The people begin to murmur, then to whistle and to groan, or to beat their feet in ominous rhythm, till the circus becomes a hubbub of fierce remonstrances. Closed fists are shaken angrily; the air is shivered with maledictions. An experienced torero, however, has learned to know the manners and morals of the Plaza. In the midst of this tumult of taunts he preserves a stoical tranquility; for to lose his calmness and presence of mind might well mean to forfeit his life. Nevertheless he is not insensible to the indignity; one can notice how his skin blanches beneath its bronzed tint, while sullenly, with southern patience and undiminished determination, he continues his task.

The climax of the spectacle has been reached, the crowning effort of the display. Ten thousand voices are



A relic of the early years, the inscription on which tells its story. Photo by James T. Uttley, Berlin, Ont.

THE old wagon, the subject of the sketch, was brought over by Abraham Weber, who came from Lancaster county, Pennsylvania, to Berlin, Ont., in 1807. He was one of the original members of the German company who bought a tract of 60,000 acres in extent from Chief Joseph Brant in 1799. This company was composed of members of the Mennonite sect, who divided the tract into farms of 448 acres each.

Ex-Mayor Huber, of Berlin, who is shown in the photo, has also the two wheels of the wagon in which was brought \$20,000 in silver of the \$60,000 paid to Chief Brant. Mr. Weber settled on what is now the residential property of Ward H. Bowby, K.C., County Crown At-

torney, and the original farm is in the Corporation of Berlin. The wagon is a very fine piece of old workmanship, with some excellent wrought-iron ornamentation. The woodwork is largely of oak, and is staunch enough to make the return trip to Lancaster county, Penn., a distance of 600 miles. The bows and canvas are new. It will lead the pageant and cavalcade on August 15, in connection with the Waterloo County Old Settlers' Reunion. It crossed Niagara River at Black Rock before Buffalo was in existence, and came through Beverly swamp. It is a type of Conestoga wagon, and was drawn by four Conestoga horses. The county is full of the descendants of Mr. Weber.

Calf Path.

ONE day through the primeval wood
A calf walked home as good calves should,
But made a trail all bent askew,
A crooked trail, as all calves do,
Since then three hundred years have fled,
And I infer the calf is dead.

But still he left behind his trail,
And thereby hangs my moral tale.
The trail was taken up next day
By a lone dog that passed that way.
And then a wise bell-wether sheep
Pursued the trail o'er vale and steep;
And drew the flock behind him, too,
As good bell-wethers always do.
And from that day, o'er hill and glade,
Through those old woods a path was made.

And many men wound in and out,
And dodged and turned and bent about,
And uttered words of righteous wrath
Because 'twas such a crooked path;
But still they followed—do not laugh—
The first migrations of that calf,
And through the winding wood-way stalked,
Because he wobbled when he walked.

This forest path became a lane
That bent and turned and turned again;
This crooked lane became a road,
Where many a poor horse with his load
Toiled on beneath the burning sun,
And traveled some three miles in one.
And thus a century and a half
They trod the footsteps of that calf.

The years passed on in swift fleet,
The road became a village street;
And this, before men were aware,
A city's crowded thoroughfare.
And soon the central street was this
Of a renowned metropolis!
And men two centuries and a half
Trod in the footsteps of that calf.

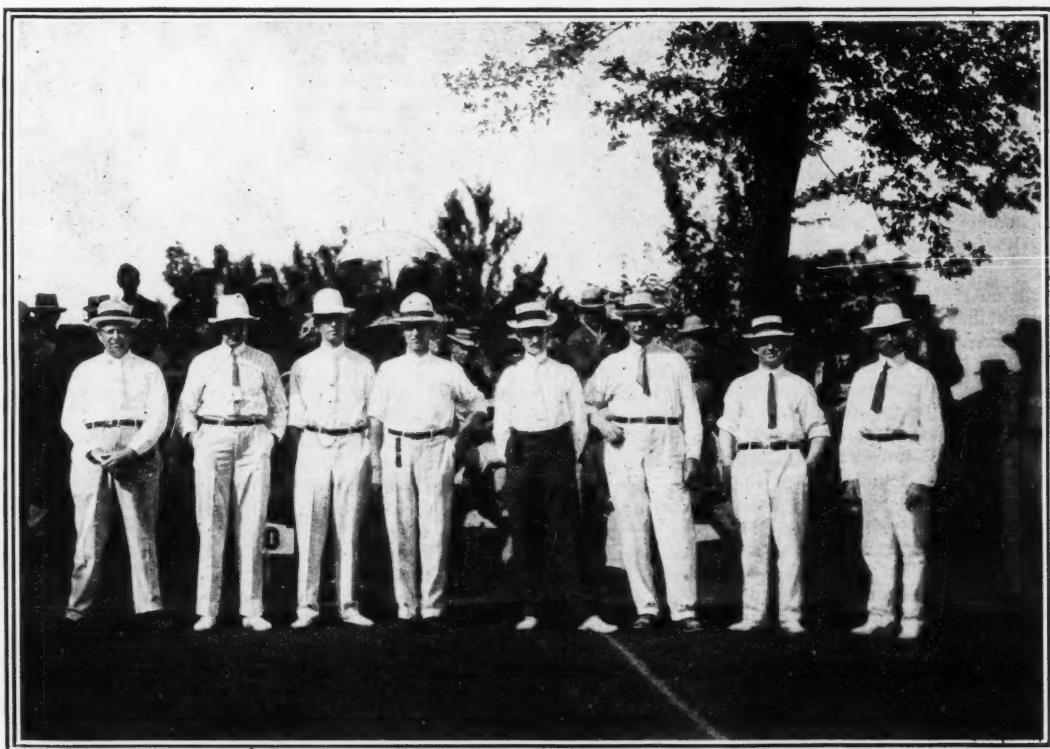
Each day a hundred thousand rout
Followed the zigzag calf about,
And o'er his crooked journey went
The traffic of a continent.
A hundred thousand men were led
By one calf near three centuries dead.
They followed still his crooked way,
And lost one hundred years a day;
For thus such reverence is lent
To well-established precedent.

A moral lesson this might teach
Were I ordained and called to preach;
For men are prone to get so blind
Along the calf-paths of the mind,
And work away from sun to sun
To do what other men have done.

They follow in the beaten track,
And out and in, and forth and back,
And still their devious course pursue,
To keep the path that others do.
They keep the path a sacred groove,
Along which all their lives they move;
But how the wise old wood-gods laugh,
Who saw the first primeval calf.
Ah, many things this tale might teach—
But I am not ordained to preach.

—Sam Walter Foss.

Colonel W. Swynfen Jervis, late of the Royal Munster Fusiliers, probably saw more of the terrible experiences of the Indian Mutiny than any other living man. In the British army at the age of seventeen, he witnessed the first bloodshed of the mutiny at Barrackpore, near Calcutta, March 29, 1857, and the last on the Nepal frontier in January, 1859. He was in at the relief of Lucknow and led the first company to enter the Lucknow residency. He entered the army as a color-bearer, and altogether, saw forty-three years' service. His home is at Woodside, Southsea.



THE BOWLING TOURNAMENT AT NIAGARA-ON-THE LAKE.
Winners and runners-up for the O.B.C. Trophy. From left to right the names are: T. Rennie, W. C. Chisholm, Hugh Munro, J. Rennie, skip of the victorious Toronto Granites; and John Marr, J. L. Bell, O. Gidley, and A. M. Heaman, skip of the London Thistles.

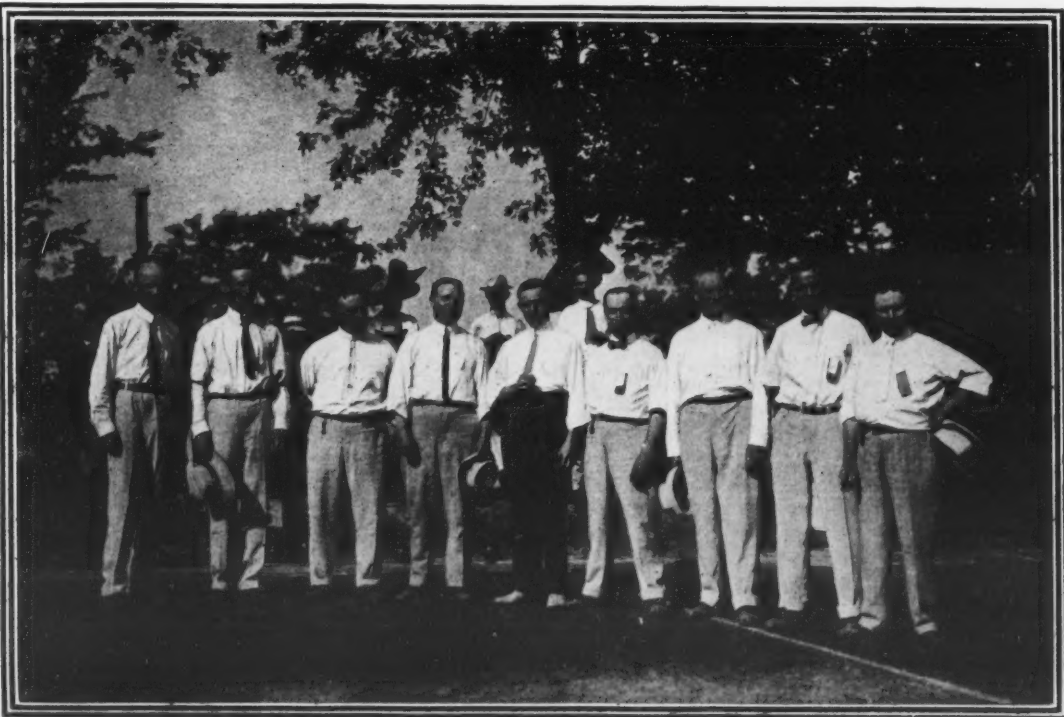
hushed, ten thousand glances converge upon the figure of a single man. The deft passes of the swordsman have attained their object; the bull has been brought to a standstill, at the distance of a few paces from him, in the one position which admits of the classic death-stroke. Squarely-set and menacing, its head level, its hoofs in a line, its heavy distrustful gaze upon its antagonist, the animal stands facing the matador. He, drawn up to his full height, turned sideways towards the bull with his feet close together, his sword poised in his bent right arm on a level with his eyes, with deadly direction to-

wards the fatal place between the beast's shoulder-blade and its spine, awaits the moment for the thrust. The love of the battle, the delight in fame, the knowledge of power are throbbing through his veins. The audience becomes a misty circle: only clear and vivid the threatening beast before him, precise and vivid that narrow spot behind its neck to which his stab must be aimed. With prompt daring the matador decides the exact method of his attack. He pushes forward his left foot, while in his left hand, bent out across him to the right, he flutters above the ground his lure of red cloth. Straight and true as an arrow the bull launches itself upon the lure; swift and straight as an arrow the matador's right arm shoots forward to meet it; the blade buries itself in the animal's body, as it lowers its head to thrust, and, driven almost to the hilt by the fury of the victim's onslaught, pierces to the blood vessels of its heart. Still, fascinated by the red cloth dangling before its eyes, the bull stumbles onwards, its horns grazing close by the swordsman's thighs; nor does the triumphant matador stir an inch until the beast has flung itself beyond him.

A tumult of applause rolls out into the arena. With a single stroke the bull's death has been wrought. The amphitheatre is a sea of waving handkerchiefs and fans, or an uprisen multitude shouting approval. The conqueror, now fully conscious of the gaze of an admiring audience, stands facing his vanquished foe in a posture of studied grace during the seconds that elapse before it totters to the ground. Then with dandy gait, with the aptitude for parade and display of his meridional nature, he starts a triumphant circuit of the arena, accompanied by an assistant whose duty it is to pick up and to return the gifts which are showered into the ring. Hats, cigars, any article that comes handy, are flung in mad enthusiasm to the matador, as he makes his slow progress round the barrier with a graceful inclination, an enigmatical smile for his admirers. At each point that he passes the cheers ring out again, while behind him the lads and the teams of mules are busily engaged in dragging away the bodies of bull and horses and preparing the ring for the speedy advent of another victim.

Luck is the factor to which other people owe their success.

Too many eye-openers are good for the optician.



THE BOWLING TOURNAMENT AT NIAGARA-ON-THE LAKE.
The two clubs in the Association finals. The London Thistles, who won the match by 17 to 15, are on the right of the picture, while the London Rowing Club are on the left. Mr. "Jack" Mackie, the secretary of the Association, stands in the centre.

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MRS. Patrick Campbell is not kindly inclined to criticism of her work. At a rehearsal of a new play, one morning, her manager, Charles Frohman, stopped Mrs. Campbell and said: "Mrs. Campbell, it seems to me that those lines should be delivered thus," repeating the lines in question. Mrs. Campbell drew herself up and said: "Mr. Frohman, I am an artist." "That is all right, Mrs. Campbell," replied the urbane manager. "I assure you I will never reveal your secret."

AFTER a week in the country a prominent lawyer returned to town, determined to stay during the summer. But before coming home

Marche St. Honore, she stumbled in the Rue Hyacinthe, and a leg of mutton fell and rolled across the sidewalk. A passing stranger picked up the leg of mutton and returned it with a bow and smile. "Permit me, madam—your fan," he said.

ONCE while stopping at a country inn, Stephen Incledon, an eminent English tenor of other days, quarreled during the evening with an army officer. He imagined he had closed the controversy by going off to bed, but the officer, left downstairs to brood over his wrongs, thought otherwise. Making his way to Incledon's bedroom, he found the singer fast asleep. Waking him,

sire to be immersed, constituted himself a committee to call upon the ruling spirit of the Baptist church—not the pastor, but a rather haughty gentleman who held the Methodists in small favor and who was slightly jealous of the success of their revival. The deacon explained the circumstances to this pillar and asked as a favor that the Methodist converts might be immersed in the Baptist pool. "What Immerse Methodists in our pool?" ejaculated the Baptist leader. "Certainly. We would appreciate the kindness very much, and—" "Well, you go back and tell your church that our church isn't taking in washing!"

BEING outside the fire limits, the villagers had petitioned and received an appropriation for the purchase of a hand-tub. This was installed in a disused blacksmith shop, where it remained for two years, used only in Fourth of July parades. Finally a stroke of lightning started a small fire in a farm-house near by, but when the volunteer firemen arrived at the temporary engine-house the foreman stood at the door with uplifted hand. "Don't tech her boys, fer Heaven's sake!" he shouted. "I've got two hens a-settin' in th' tub!"

A MAN who had been brought up in a country village, but who had moved to the city, was visiting the scenes of his childhood. He happened to meet a boy who was considered to be a little "off," and thought that there was a good chance to find out from him about the people he used to know. Among others, he chanced to mention the name of an old schoolmate. "Why," said the boy, "he has been married seven years and has twelve children!" "Twelve children!" exclaimed the man. "How does that come?" "Oh," said the boy, "they had three to onet, two to twicet, and one a good many times."

JAMES WILSON, the Secretary of Agriculture, ended a recent address in Washington on the autumn crops with a crop story. "A commission agent," he said, "looked carefully at a handful of wheat that had been brought him by a farmer's boy, and then inquired, 'How much more has your master got of this, my lad?' 'He 'aint got no more of it,' said the boy. 'It took him all the mornin' to pick that out.'"

D. R. SIMPSON had been absent from his class of Scotch youths for some time, and on his return he announced that a great professional honor had been conferred upon him. "I am very happy to inform you, young gentlemen, that a very great honor has come to me since last we met here," said Professor Simpson, his face beaming with honest pride. "I have just received



Celebrity: "Beastly lonely here—don't know a soul in the place."
Nonentity: "Well, neither do I."
Celebrity: "Ah! really? But in my case, my dear man, the solitude is accentuated by the fact that—aw—everybody knows me!" —Judge.

he had the satisfaction of telling the keeper of the "real old country boarding farmhouse" just what he thought of things. "There is one thing on your table," said the lawyer, "which is not to be excelled by the best hotels of New York or Philadelphia." "What is it?" asked the farmer. "The salt," answered the attorney, with a fine display of biting sarcasm. "Well, I'm glad you liked it," returned the farmer. "It's the best Jimsons' keep, an'. I aint pickler about the price."

WHEN Lawrence Barrett's daughter was married Stuart Robson sent a cheque for \$5,000 to the bridegroom. The comedian's daughter, Felicia Robson, who attended the wedding, conveyed the gift. "Felicia," said her father upon her return, "did you give him the cheque?" "Yes, father," answered the daughter. "What did he say?" asked Robson. "He didn't say anything," replied Miss Felicia. "but he shed tears." "How long did he cry?" "Why, father, I didn't time him. I should say, however, that he wept fully a minute." "Fally a minute," mused Robson. "Why, daughter, I cried an hour after I signed it."

GENERAL Horatio C. King, secretary of the Society of the Army of the Potomac, was narrating at a dinner his memories of the Civil War. "We suffered many hardships on both sides," said General King; "but the poor brave Confederates suffered most. I remember a grizzled old colored man who, at the outbreak of the Spanish War, applied for a place as an army cook. 'What experience have you had?' the old fellow was asked. 'I was cook, sah, fo' a Confederate regiment in sixty-fo' he answered. 'That is, sah, I had the position of cook, but to tell the truth, I didn't work at it.' 'Why not?' 'There wasn't nothin' to cook, sah.'"

IT is the custom in Paris for the cook to do all the marketing. This adds considerably to the cook's income; for every dealer allows her five centimes—one cent—on every franc—or twenty cents—she spends. So French cooks insist on their marketing prerogative, and the mistress who denies it to them is deemed a very mean, small, niggardly sort of a person. A person of this sort, an elderly woman, was in the habit of doing her own marketing in a long duster. The duster hid her purchases. It prevented her, while usurping her cook's rights, from being detected in the act. As the woman, one hot morning, was walking homeward in her duster from the

the officer demanded satisfaction. "Satisfaction?" murmured Incledon, sleepily. "Well, you shall have it." Whereupon he sat up in bed and sang "Black-Eyed Susan" in his best style. "There," he said, lying down again, "my singing of that song has given satisfaction to thousands, and turned over and went to sleep again."

HE was a man of convivial habits, well known by his Christian name, Jamie. One dark night an acquaintance found Jamie lying at the foot of an outside stair. "Is that you, Jamie?" he asked in a voice of the greatest astonishment. "Aye, it's me," replied Jamie, in a resigned tone. "Have you fa'en doon the stair?" "Aye!" said Jamie. "I fell doon; but I was comin' doon, whether or noo."

A NEGRO, having won a dollar at a crap game, decided to spend it on having his fortune told. The fortune teller led him into a gloomy room with dirty hangings and misty red lights. She took his palm, traced it with a dollar, spread out her cards, and then said: "You are



Mr. Bear: "I see by this morning's paper that they are going to reduce the tariff on hides."
Mr. Beaver: "Great guns! the uncertainty of modern life is awful! Yesterday we were worth a fortune and to-day we are a bunch of cheap skates!" —Judge.

very fond of music; you like chicken; you have won money at craps; and you have been in jail." The negro looked at her with bulging eyes and finally ejaculated: "Mah goodness, lady; why you jest read mah inmost thoughts!"

DURING a revival meeting in a Methodist church near Cincinnati a number of converts were secured, and several of them requested that instead of sprinkling they be baptised by immersion. The Methodist church was provided with a baptismal font, but not with a pool, immersions being infrequent among its accessions to membership. So one of the deacons, anxious that the new members should not be disappointed in their wholly laudable de-

notification that I have been appointed physician-in-ordinary to Her Majesty Queen Victoria." The great discoverer of chloroform looked over his glasses as if he expected his class to be quite taken away by the great news. Instead he was shocked to hear those Scotch boys burst into the National Anthem, "God Save the Queen!"

W. S. GILBERT and F. C. BUR- were once guests at the same dinner-table, where a wise host placed the rival humorists at opposite ends of the room in the hope of distributing equally the witty table talk. Continual shouts of laughter rose from Gilbert's corner, until Burnand, after ineffectual attempts to rouse a similar

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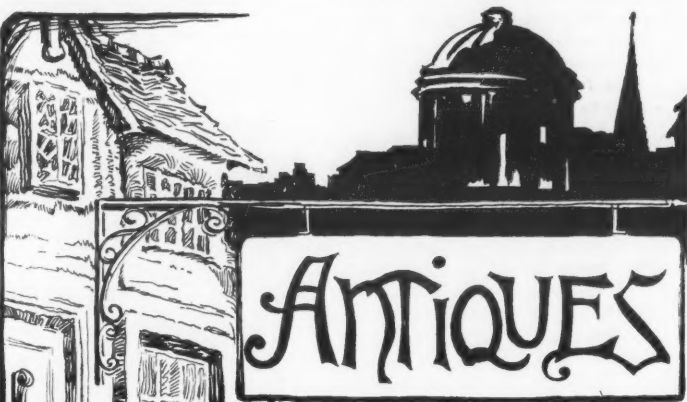
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Births, Deaths and Marriages.

DEATHS.

RUTHERFORD—At "Northfield," Jarvis Street, on Sunday, July 9, 1911, Edward Charles Rutherford, eldest son of the late E. H. Rutherford.
Funeral on Tuesday at 3 p.m., to St. James' Cemetery.

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WHILE in Chattanooga a few weeks ago a visitor noticed an old colored man who carried his right arm in a sling. "What is the matter, uncle?" he asked. "Is your arm broken?" "No, sah," grinned the old man, "it's jest gun sore." "Been hunting?" "No, sah. Ah been shootin' trees." "Oh, I see, target practice." "No, sah." "Then you'll have to elucidate." "Well, sah, it's like dis," the old man explained. "We goes into de woods and shoots bullets into de trees. After a while de trees grows around de bullets a little bit, then we cuts dem down to sell to people fum de Norf as relics ob de battle ob Lookout Mountain."

jocularly in his immediate circle and unable to conceal his chagrin, leaned forward and said in his most sarcastic manner: "I suppose Mr. Gilbert is telling some of those funny stories which he occasionally sends to Punch, but which don't appear." To which Gilbert drily replied: "I don't know who sends the funny stories to Punch, but it's very true they don't appear."

WHEN John Kendrick Bangs, the American writer and humorist, was staying at a well-known seaside resort last summer he played golf almost every day with a boon companion. As the two went over the course they were invariably followed by their sons, both of tender years. One evening, after dinner, Bangs remarked to his companion that he was a bit worried about the lads hearing the expletives that slipped from their elders' lips inadvertently at times.

"Now, I have a plan," he said, "that should work handsomely. I have made a list of all the good, expressive, soul-satisfying cuss-words I can think of and I have numbered them. Here's the list. They run from one to twenty-six, you see. The idea is to memorize these by numbers and instead of saying the word, say the number."

Bangs's companion fell in with the scheme readily, and next day they tried it. When the seventh hole was reached each had used a fair share of the numbers and the plan was working well. Then Bang's

companion, a rather short-tempered gentleman, sliced into a bunker, and in trying to lift out he broke a favorite niblick. His face went purple and he threw back his head with every indication of giving way to what is called a blue streak, when Bangs cautioned him.

"Well, ah—ah—ah!" spluttered the enraged golfer, and then with fervent triumph: "One to twenty-six—inclusive!"

IN daylight little Thomas gloated over his book of Indian stories, and longed to prowl in prairie grasses, and spring upon white men, smashing their heads in with tomahawks. But when darkness fell, he sent frightened glances at all the shadows, and felt the shivers run down his tiny spine. "Mother," he whispered, one night, as he stared at his old father bending over his book, "was daddy ever in the Indians' country?" "No," replied his mother. "Why do you ask?" "Because, if he wasn't," said Thomas, in an awed voice, "whoever scalped him?"

The BOOKSHELF

"The Legacy." A story of a woman, by Mary S. Watts, author of "Nathan Burke," etc. Published by The Macmillan Company of Canada, Toronto. Price, \$1.25.

ONE had every reason to expect a great deal of the author of "Nathan Burke"; and certainly in the present volume that expectation has not been disappointed. In fact, it marks in many ways a distinct advance on that excellent story of pioneer days in Ohio. The method is the same. The story flows along smoothly, and the style is as leisurely as of yore. There are no thrills, no plot to speak of—certainly nothing of the elaborate machinery of suspense on which so many works of fiction depend for their whole interest. But the book gives a picture of a woman and of a whole group of people in a town in Ohio, gives it with a sureness of touch, an insight, a sincerity, and a vivid realism, such as make the book stand out from the mass of current fiction. "The Legacy" is distinctly worth while.

The story is a very simple one. Letitia Breen, the woman whose story is the motive of the book, is brought up in an Ohio town, in the home of her impoverished and useless but very gentlemanly grandfather. The old man, like most of the connection, has never earned a dollar in his life; but he has dignity and is somehow or other an impressive figure for all that. The girl is brought up in the dull, shabby-genteel home, and the only excitement of her youth is the advent of ragged Jim Hatfield, who makes puppy love to her. Then through a bequest in an uncle's will she is sent off to school. Shortly after her return her grandfather dies. She is thrown very much on her own resources. Marriage seems the easiest way of making a provision for herself, so she marries a good-natured, well-intentioned, but decidedly commonplace young fellow of the name of Dodsley. She doesn't love him, but she does her duty, and proves a distinguished success as a housekeeper and helpmate. But there is in her cool, undemonstrative, and slightly cynical nature a curious docility, a weakness which permits her to carry her easy acceptance of life to the limit where she can serenely consent to what is wrong. Through this trait of her character she is drawn into a rather sordid intrigue with her husband's employer; and she is just about to go to this man's rooms, when she gets word that her husband has been seriously hurt.

Immediately she becomes his devoted nurse, and owing to her unflinching care his life is saved. But his reason is gone. He is a doddering imbecile who cries in terror at the sight of a steam roller or at the sound of a cross word. But she devotes to him all her patience and all her care, surrounding him with all the comfort she can, and supporting him by the exercise of her ability as a needlewoman. She is assisted in this endeavor by her old friend Jim Hatfield, now a widower and a millionaire, whose business methods have not always been as scrupulous as they have been efficient. Her husband dies. Hatfield asks her to marry him. She does. And the book closes with the intimation that her subsequent life is, if not happy, at least serene and contented.

The meaning of the title, "The Legacy," would seem to lie in the suggestion that she inherits the character of a great-grandmother, whose name "isn't mentioned in the family." This ancient dame ran away with another man, deserting her husband and children. An old painting of her turns up, and shows her to have been a curiously attractive and at the same time disquieting personage, with an odd, inscrutable little smile. Letty has the same smile. And the author leaves her looking up at the picture of her naughty ancestress. She smiles questioningly, as though to say: "Am I a bad woman?—am I a good woman?—I don't know."

There is nothing very striking in the story itself. It is all in the telling; and the telling is admirably done. Every character in the story is beautifully drawn; and the character of Letty herself is a masterpiece as a study of a certain type of feminine psychology. This is a book of singular power and interest, and is a very sufficient answer to the fastidious critics who might be inclined to ask if anything good in literature could come out of Ohio.

PROF. Archibald Henderson, Mr. Bernard Shaw's American biographer, has been having a lively brush with the subject of his book,

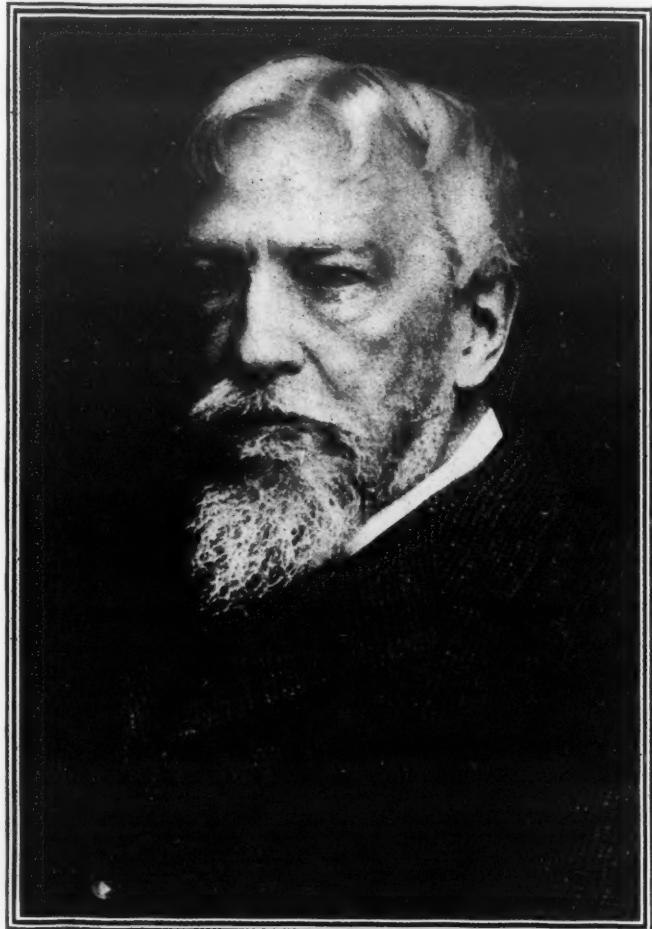
and the Westminster Gazette summarizes from the Morning Post the correspondence that organ of fashion has laid before its readers. The Post's reviewer assumed that Mr. Shaw had read the proofsheets of Mr. Henderson's book, and this Mr. Shaw resented and denied. To this Mr. Henderson replies:

I wish to state with the utmost explicitness that every one of the few personal references he has mentioned, exactly as they now stand in the biography, passed through his hands, whether they came under his notice or not. A large portion of the biography, in its first draft, Mr. Shaw went over with me in person. The remainder was left in his hands for more leisurely and careful considera-

equal-positiveness that he did; and no amount of arguing one way or another will alter the deadlock."

Mr. Shaw says that the picture which purports to show the house in which he first lived in London (made by Mr. Coburn, the American photographer) is a picture of another house in the same street. Mr. Henderson says Mr. Shaw "passed" this photograph when it was shown to him. The cream of the correspondence is contained in the American professor's explanation of Shaw's denials:

"Mr. Shaw is a dialectician, which means that, if necessary, the same words can mean to him two different things; whereas I am a mathematician, which means that they can mean only one. I do not, of course,



A RECENT PICTURE OF DR. S. WEIR MITCHELL. The noted physician of Philadelphia who has written novels relating to the early days of his city which are history. American Press Service.

tion, and was later returned to me with his own annotations. In addition he has written me numerous letters discussing the various phases of the work. Last summer the manuscript of the whole book was placed in his hands, and at his own request was left some weeks longer than the allotted time. When it was returned to me Mr. Shaw personally discussed the main features of the book with me; and the returned manuscript contained annotations, the gist of which was incorporated in the printed book. I had no reason to believe that Mr. Shaw had not examined the entire manuscript. * * * All the information to which Mr. Shaw takes exception was gained from himself at first hand, either in conversation or by letter.

Referring to certain "slips" which made his hair stand on end, Mr. Shaw says that one of them identifies a certain character in "The Doctor's Dilemma," with Aubrey Beardsley, and declares:

I never thought of Aubrey Beardsley in connection with the character of Dubedat, and I have not the smallest reason for supposing that Dubedat resembled Beardsley in anything except his extraordinary artistic gift and his early death from consumption.

The biographer's reply to this is explicit:

"I once asked Mr. Shaw if Oscar Wilde has suggested the figure of Dubedat to his mind; and his reply was: 'No, Aubrey Beardsley.' The query and answer had no reference whatever to moral character, but to the general outlines of a man of great personal charm, and an artist of marvelous technical powers who had come to an early untimely end through disease."

Mr. Henderson continues the discussion in the following trenchant style:

"The reference to Henley is an entirely different affair, and resolves itself into a difference of opinion between Mr. Shaw and myself as to whether or not he said a certain thing, viz., 'If Henley had been a good fellow I should doubtless have influenced him.' Mr. Shaw says he did not say it, and I affirm with

intend to imply that Mr. Shaw is not perfectly sincere in repudiating the implication about Henley. Quite conceivably he did not mean what he said, or his casual remark may have acquired an unexpected significance in print. But he is a man of many words, and he is unaccustomed to being confronted with them. When he is, his invariable and quite natural impulse is to 'repudiate' them."

"Love in Pinnickety Town." By S. R. Crockett, author of "In the Dew of Their Youth," etc. Published by the Mueson Book Company, Toronto. Price, \$1.25.

OCULTISM has of late played a very important role in a number of popular novels. Instead of arming their villain with a couple of Colt's "forty-fives," as in the days of our youth, novelists now equip him with mesmeric power, telepathic gifts, or the ability to transmit his personality and even change it for another's, as in Mr. Robert Hichens' latest book. In the present volume Mr. Crockett follows the prevailing fashion. It centres about the mysterious powers of Reston Rigg, the "Mesmeric Evangelist." This picturesque and rather uncanny revivalist acquires an extraordinary influence over one of a family of three girls. The hero, who is in love with a sister, devotes all the time he can spare from teaching the classics to trying to thwart the preaching mesmerist. And finally he succeeds, though the mesmerized lady dies. Mr. Crockett—who is a minister when not a novelist, and who might be expected to show leniency to an erring evangelist—gives the villain a change of heart. Rigg makes a public retraction and asks pardon for the wrong he had done. And then, to remove all possibility of a relapse, the author has him shot by a crazed follower. The book has its interesting passages, but it is somewhat of the machine-made type, and will add little to the reputation of its author.

"The Andersons." A novel, by S. Macnaughtan, author of "The Fortune of Christina Macnab," etc. Published by the Copp, Clark Company, Toronto.

THE Scotch are credited with having more individuality, more personal eccentricity, than almost any other people. They differ strongly

from the members of other races, and they differ no less strongly from one another. The result is that they afford admirable material for the student of human nature and social types, material which permits of any treatment from the tragic to the gently satirical. In the present volume, which deals with the varied fortunes of the Anderson family, the style is humorous and sentimental. It describes the characters and experiences of this group of middle-class and prosperous Scotch folk, who are led by a growing shipping business to move their headquarters to London. There are no adventures, no thrills, except that wild trip of Flora and Patterson, the doctor, across the loch in a gale to the bedside of a dying woman. But the book is interesting throughout, on account of the same qualities of shrewdness, humor, and sympathy which made "The Fortune of Christina Macnab" so delightful. Flora, the self-possessed heroine; Patterson, the rather unromantic hero, the two maiden aunts, and all the rest of the family, are very well worth knowing. This is a book which should appeal to almost any discriminating reader, but which to Scotch people should be as welcome as a haggis or a sprig of heather.

Tom Folio

The Public Library Board has authorized the Chief Librarian to purchase books written in the Hebrew and Yiddish languages, so that this portion of the population who are older and therefore find difficulty in mastering the English language in its written form, may be able to get books at the Public Library written in the language understood by them. These books were purchased and specially bound in London and now may be had at the Central Circulating Library on the corner of Church and Adelaide streets, where also are the books in the French, German, Spanish and Italian languages.

Mrs. Charles Schaffer, who has just published her story of two years' camping in the heart of the Canadian Rockies, in a volume entitled "Old Indian Trails," recounts an incident of that time. Her party, composed of four people, had lived the open air life for four months. In preparing for the last drive of the season, the drive which was to bring them once more back into the world, even they realized they were more of less tanned, but how tanned, comparison was to prove to them. All went well till they struck the highway which leads from the little station of Field, on the Canadian Pacific Railway, to Emerald Lake. As they emerged on the first road they had seen for many a week they saw a carriage coming, and their well-brushed garments, with Indian coats and moccasins, suddenly looked shabby and out of place. With faces rigidly set before them, and only an eye slightly turned to take in the civilized toilet of the lady in the carriage, the other occupant (a man) was ignored altogether, and they rode into the village, wishing it might have been in the dark. Inquiring later who were the tourists they had passed on the road, they learned that they were Mr. and Mrs. Rudyard Kipling.

To the three volumes of J. M. Synge, the Irish author ("The Aran Islands," "The Tinker's Wedding," and "Riders to the Sea"), already issued in this country, two plays will be added during the current month: "In the Shadow of the Glen," a one-act tragedy, which Mrs. Fiske produced with success the past season, and "The Playboy of the Western World," Synge's most popular work, the three-act comedy which evoked a furore when first produced at the Abbey Theatre in Dublin. Upon the completion of the present single-volume edition of Synge's works, a library edition in four volumes will be issued by the American publishers.

The hero who wears an immaculate top-hat is getting rare in novels, says the Book Monthly, and it goes on to wonder whether the decline has any relation to the lessening popularity of the hat in real life. Certainly "Ouida" would never have dreamed of turning out a hero without his being silk-hatted or uniformed to the last degree.

An admirer of good pictures sat turning over some of the work of Arthur Rackham, the English illustrator who draws Wagnerian myths or scenes in the land of the fairies with equal richness and vigor. "What a swing, what a dash they have!" exclaimed the admirer. "Yes," said the man who knew about artists, "and Rackham used to be an insurance agent."

NEW BOOKS WORTH WHILE

THE WEST IN THE EAST, by Price Collier—The impressions of an American traveller, and one of the brightest and best books ever written on the Far East and its problems.

NONE OTHER GODS, by Robert Hugh Benson—A gloomy but well written presentation of religious problems in fiction.

TABLE D'HOTE, by Pett Ridge—Short stories of London life told with wit, sympathy and grace.

ADVENTURE, by two ladies—A ghost story which is guaranteed by the publisher and should interest students of such things.

MENTAL EFFICIENCY, by Arnold Bennett—Stimulating advice by one of the sanest and most brilliant of contemporary Englishmen.

THE LADIES' BATTLE, by Marie El-lott Seawell—A clever arrangement of the women's suffrage movement.

THE PATRICIAN, by John Galsworthy—A subtle story of the highest stratum of British society worth reading if only for its exceptional beauty of style.

MEMBERS OF THE FAMILY, by Owen Wister—Breezy sketches of the American West as known to a generation now passing.

THE UNKNOWN GOD, by Putnam Weale—A strange story based on a wide and first-hand acquaintance with Chinese life.

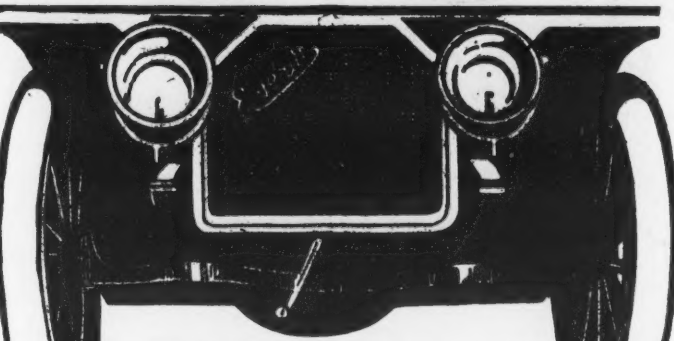
THE GREAT ILLUSION, by Norman Angell—A business man's masterly exposition of the futility of war.

NATURAL LAXATIVE MINERAL WATER Hunyadi János FOR CONSTIPATION

BUY IT BY THE BOTTLE NOT BY THE GLASS

A gentle and wholesome Laxative Water plays an important part in maintaining good health. It regulates and tones up the system. Try a bottle and drink half a glass on arising in the morning. For sale at all Druggists and Chemists.

A BOTTLE CONTAINS MANY DOSES



FEW cars embody the safeguards that come with the \$1,450 "Everitt" unless they rank high up among the costly cars of motordom.

For from the time the first sketch for an "Everitt" part was drawn, the ultimate owner was protected, because that part was designed to prevent the very troubles that had previously developed in actual road work. Owners' trouble reports had been the guide. "Everitt" design was the cure.

This design-policy runs entirely through the "Everitt" to insure long service. With it goes the policy of good material to insure long wear. With it goes the policy of exact machining to save the owner frequent 'tunings up' of ill-fitting parts.

Then there is the added protection of the Tudhope two-year guarantee. The Tudhope offering is not merely to sell \$1,450 worth of mechanism but to sell \$1,450 worth of car service—not a skimpy, unsatisfactory, stingy service, but a full, steady and generous return in road mileage and motoring pleasure. Tudhope responsibility begins when the "Everitt" is sold. Can you spend \$1,450 more wisely than for an "Everitt"?

Catalogue on request. Demonstration arranged.

TUDHOPE MOTOR CO. Limited
ORILLIA, ONTARIO

Tudhope Motor Sales, Limited, 165 King Street West, Toronto



Upon the Strong Wings

of Quality and Purity over fifty years ago

"The Old Reliable"

Budweiser

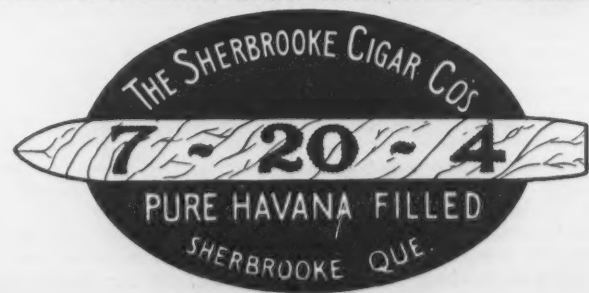
mounted to the top of the world's bottled beers and never ending fidelity to **Quality and Purity** has kept it at the top—its mildness and exquisite taste also helped to build its popularity.


Bottled only at the
ANHEUSER-BUSCH BREWERY
St. Louis, Mo.

R. H. Howard & Co.
Distributors

Toronto

Ontario





IN THE CLUB
THE CIGARETTE PAR EXCELLENCE
IS ALWAYS

PALL MALL

Ordinary Size
A shilling in London,
A quarter here.

H.M. The Kings Size
A long after dinner smoke.
35¢ Per package.



You Can't Leave the Beard Behind So Don't Forget the Gillette

The hearty open-air vacation life seems to make the beard grow as it never grows at home. To the man without a GILLETTE it becomes a downright nuisance.

Cleanliness, comfort and self-respect demand the morning shave. But boats, trains, summer resorts and camps provide scant shaving facilities.

That never worries the man with a GILLETTE Safety Razor in his grip or his pocket. In lurching cabin or swaying Pullman—on the back porch or beside a convenient stump—wherever the morning finds him—he can enjoy his regular three-minute GILLETTE shave in solid comfort, with a lordly independence of place or circumstance.

Pack your grip with discrimination. Travel light. Leave out the "unnecessaries" of life. But whatever you do, don't discount your holiday by starting out without "The Razor of To-day."

Standard Sets \$5.00. Pocket Editions \$5.00 to \$6.50.
Combination Sets from \$6.50 up.

At your druggist's, jeweler's or hardware dealer's.

The Gillette Safety Razor Co. of Canada, Limited

Office and Factory, 63 St. Alexander Street, Montreal.

Offices also in New York, Chicago, London, Eng. and Shanghai, China.
Factories in Montreal, Boston, Leicester, Berlin and Paris.

Burbank's Improved Fruits

A PICTURE of John Burroughs sampling the "Patagonia" strawberry in its originator's garden at Santa Rosa, Cal., is in Luther Burbank's latest bulletin, says the New York Evening Post. In this berry Mr. Burroughs discovered "a wonderful pineapple flavor" and pronounced it the most delicious strawberry he had ever tasted. It is claimed for it that it is an exceptionally good keeper and that it can be freely eaten by those with whom the common acid strawberries disagree. It is the result of a full quarter of a century's patient experiments on the part of the most ingenious and successful of all hybridizers. For twenty years Mr. Burbank had, as he frankly admits, tried in vain to improve on the finest berries in the market. Knowing that all our best strawberries have descended wholly or in part from one of the Chilean varieties he got one of his collectors in Chili, five years ago, to send him seeds of wild strawberries from the cordillera and from the coast regions. Among the plants which grew from these seeds he found some than promised to be of great value when crossed with the best American and European strains. With his usual Edisonian patience, he experimented until "among the very numerous seedlings under test was found this unique berry, which was at once recognized as the grand prize."

In this little genealogical tale we have an excellent illustration of that "judgment as to what will likely be good and what bad" which, in the words of Professor Bailey, is "the very core of plant-breeding," and in which "Burbank excels." His bulletins give many similar instances, and in view of the fact that his rivals and others belittle his labors, it is proper that he should plead his own cause. His bulletins call attention to some of the results of his methods as compared with those of other plant-breeders. Here, for instance, is a fact for his detractors: "Nearly 95 per cent. of the new plums introduced since 1890, now catalogued as standards, originated on my own farms, although nearly four times as many new varieties have been introduced by other dealers. Most of the introductions of others are not now generally even listed." The Burbank plum, which was introduced less than twenty years ago, is now perhaps more widely known than any other plum, the world over; but, he says, "hundreds of better plums have since been produced on my experiment farms." The Burbank potato is now the universal standard in the Pacific Coast States, and is gradually taking the lead in the Middle West. The new Burbank cherry is sold at high prices in Eastern markets. Altogether, there are already over a hundred valuable new plants, fruits, and flowers "every one of which has proved better than those known before in some new quality, in some soils and climates. All do not thrive everywhere. Please name one good fruit or nut that does."

The last two sentences are directed at those of Burbank's critics who triumphantly point to cases of failure of his new products in this or that locality. Judgment has to be used. "certain varieties which are a success in one locality may be, and often are, a complete failure a few miles distant, or near-by on a different soil or at a different elevation. The Burbank Crimson Winter Rhubarb has been offered by unprincipled dealers in the cold Northern States, though they must know that it could not prove successful there. For this new type Mr. Burbank makes the claim that it is the most valuable vegetable introduced during the last quarter of a century. So many fortunes have been made with it in California and Florida that it has been named "The Mortgage Lifter." The chief forerunner of the Government of South Africa reports that at Cape Town,

where all other rhubarbs had been a failure for two centuries, the Burbank Crimson Winter variety proved to be a complete success. Yet Mr. Burbank now has a still further improved variety, the Giant, which excels the original Crimson Winter Rhubarb "at least 400 per cent."

"It is amazing what opposition one has in experimenting, and the ignorance there is to contend with," writes an English appreciator of this American's remarkable horticultural achievements. Yet Luther Burbank declares that the greatest inconvenience or injustice he has met is not misunderstanding, prejudice, envy, jealousy, or ingratitude, but the fact that purchasers are so often deceived by unscrupulous dealers who, misusing his name, foist upon the public green carnations, hardy bananas, blue roses, seedless watermelons, and a thousand other things including United States government thorn-cactus for the Burbank Thornless. On this point Mr. Burbank writes with feeling. Fourteen years ago the first scientific experiments for the improvement of cactus plants were instituted on his farms. Eight years later, when the long and costly labor was crowned with success, the United States Department of Agriculture spent \$10,000 in searching the world for a cactus of great agricultural and horticultural value like those already produced on his farm, but the result was a failure; the "spineless cactus" sent out by the Department of Agriculture are not spineless, not safe to handle or feed to stock, and the fruit is small and poor.

Nine years ago Prof. L. H. Bailey of Cornell wrote of Mr. Burbank: "He secures his livelihood from the new varieties he sells to seedsmen and nurserymen, but his experiments are so extensive and he tries so many things for the mere zest of it, that he does not make money"; and he suggested that some philanthropist could "render a good service to mankind if he would endow this experimental garden and allow its proprietor to devote his whole energy to research." A few years later the Carnegie Institute undertook that service, but the alliance did not last long. Mr. Burbank now writes that "after having been under 'capture' for the avowed purpose of 'the benefit of science' for five years by the Carnegie Institution of Washington, five years of care, leanness, hampering restrictions, and unprofitable conditions, and having dictated to and corrected for their botanists several thousand pages, it is a most gracious relief to return to a life free from the red tape of institutional restrictions, to a life of active freedom." At present, he adds, he has reorganized his whole business and premises to give to the world more good fruits and flowers from time to time. This he will doubtless do. In the meantime, one wishes that the Eastern dealers were not so slow in giving us all a chance to taste the new Burbank delicacies, including the "patagonia" strawberry.

"A BOY'S loyalty to his 'gang,' although condemned by the police, is really a trait that is commendable," declared Judge Ben Lindsey, of Denver, before a big conference at Atlantic City a few days ago, speaking on the subject, "Boy, and How to Handle Him."

"Nurtured and developed in the right direction," said Lindsey, "the same spirit that caused him to refuse to 'snitch' on his gang and stick by them in their fights can be developed into one of the biggest assets of the State. It's all in the way you handle the boy. Children are the best producers of potential energy in the world; they are the life blood of the street; their energy surpasses that of wood, coal, steam, or electricity. Scientists and eminent engineers devote long hours to improving such things. Isn't the boy worth the same scientific study and care for his improvement?"

The Electric-Lighted Service
Is the Lehigh Valley route to New York, Philadelphia and Atlantic City, via Niagara Falls. Leaving Toronto 4.32 p.m. and 6.10 p.m. Literature and further particulars call at 8 King Street East.



KILLED BY KINDNESS.
The Wife: "Fred, do you suppose that if we took as good care of the weeds as we do of the vegetables it would kill them?" —Puck.



The Howard Watch

SO many men waited so long for a practical thin watch—that it is no wonder the HOWARD 12-size Extra-Thin model took America by storm when it finally appeared—not the States alone, but all over Canada as well.

It is about as flat as two silver dollars—and is the only thin model watch that measures up to the HOWARD standards of accuracy as a time keeper.

The HOWARD watchmakers are the most expert practical horologists in the world. They kept working on the HOWARD 12-size Extra-Thin until they had overcome the difficulties and perfected a thin watch fit to bear the HOWARD name.

Send us your name on a postal card and we will send you—free—the little HOWARD Book, full of valuable information for the watch buyer.

E. HOWARD WATCH WORKS

Dept. No. 202, Boston, Mass., U. S. A.

Canadian Wholesale Depot: Lumsden Building, Toronto

"The Quality Goes In Before the Name Goes On"



"CANADA" BREADS

It seems next thing to strange that all the old traditions of bread baking should have been so uniformly maintained by these three great baking plants which have joined hands and interests to give the people still better bread.

Of course, the nearer the bakerman keeps to the idea of baking bread "like mother used to make" the nearer he keeps to the heart of the "family"—and the surer he is pleasing them.

And so it will be, for an amalgamation of interests to save operating expense means no deviation from or "slackening" in the high quality standard set up for and reached in producing

**Bredins Breads
Tomlins Breads
Westons Breads**

Your favorite Loaf for the asking.

With a full four-and-twenty kinds to choose from.

Canada Bread Company
Limited

Phones Main 329, College 761, College 3561, Parkdale 1585.

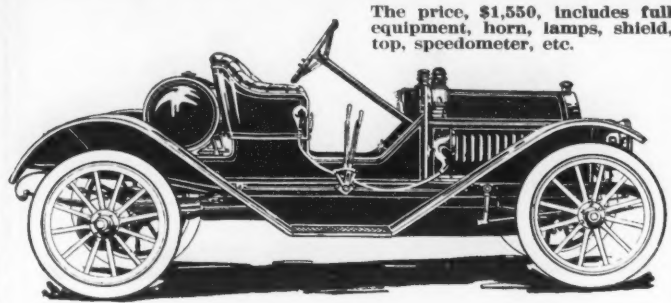
Bakeries 160-164 Avenue Road, 420-436 Bathurst Street, Soho and Phoebe Streets, and 1478-1496 Bloor Street West.



Radnor WATER

makes all kinds of cooling drinks more delicious and healthful.
It mixes with anything.

PURVEYORS TO
H. M. THE KING



The price, \$1,550, includes full equipment, horn, lamps, shield, top, speedometer, etc.

Warren "30"

"The car that lives up to its looks and promises"

IT is a business car for the man who demands hard, uninterrupted service—a car he can jump into and go when he wants to go and come back just as fast. The Warren "30" Round Tank Roadster is just that sort of a car. And it possesses the quality to do it and keep doing it.

It's a common sense car for a common sense man, and it is so simple in construction that any man can run and care for it.

It looks strong and sturdy and it is.

It looks speedy and racy and it is—can do 40 or 50 miles an hour easily.

It looks powerful and it is—will conquer the steep hills on high gear.

If you want a Dickey seat on the rear of this Warren "30," in place of the tank, you can have it without additional cost.

But, come and see it—let us take you for a ride to show you its speed, its power, its roominess, its comfort, and its other points of merit. You will want to drive on the return trip yourself.

A post card or phone message will suffice.

Ontario Distributors:

American-Abell Engine and Thresher Co.
Limited

City Salesroom:	Uptown Salesroom:	West End Garage
Messrs. Allo & George 9 Adelaide W. Phone Main 6958	Deer Park Garage Yonge and St. Clair MR. E. R. HURST	Abell St. Queen West.

ATLANTIC CITY Cape May

Wildwood, Ocean City, Anglesea, Sea Isle City, Holly Beach, Avalon, Stone Harbor,
NEW JERSEY

July 25, August 9, 18, and September 1, 1911

\$11 from Buffalo

STOP-OVER AT PHILADELPHIA

allowed on return trip if ticket is deposited with Station Ticket Agent.

TICKETS GOOD RETURNING WITHIN FIFTEEN DAYS

Fast Express Trains to Philadelphia leave Exchange Street Station 8:50 A.M., 7:30 and 10:35 P.M. Night trains connect in Broad Street Station, Philadelphia, with express trains via Delaware River Bridge. Tickets and full information may be obtained of Ticket Agents, Can. Pac. Ry. or Grand Trunk Ry., or B. P. Fraser, D.P.A., 307 Main Street, Buffalo, N.Y.

PENNSYLVANIA RAILROAD

A "REGULAR" from a Western army post came home the other day on an extended furlough. Of course, he was the lion of the hour to his former East Side companions. "Yes," he remarked, cocking his foot comfortably on the rail in front of a Second Avenue bar, "the way them Indians loves whisky beats anything you ever saw. I once met a Cheyenne on his pony. 'Give me a drink of whisky; I'll give you my bridle for it,' says he. 'No,' says I. 'I'll give you my pony,' says he. 'No,' says I. Finally, if you believe it, he offered his bridle and saddle and pony all in a bunch for a drink!"

"Well, and wouldn't you give it to him for all that?" asked one of the crowd. "Not much. I only had one drink left."

E. M. Grove, formerly with the Adams Furniture Co., Ltd., and recently with the J. F. Brown Co., Ltd., has opened an up-to-date store at 396 Yonge St., (just vacated by John Wanless & Co.). His extended experience with the above firms should ensure the public of an efficient and courteous attention. He will operate under the firm name of the Grove Bedding Co., Ltd.



THE GLASS OF FASHION—WITH A FLAW.

Matronly Mother: "She certainly puts on a good deal of style. She has a most remarkable hat on her head."
Young Daughter: "And freckles, too, mamma."
Matronly Mother: "Yes, dear; and a great gold chain on her neck."
Young Daughter: "And a mole, too, mamma."
Matronly Mother: "Yes, dear."

—Judge.

Success and Luck.

A PARIS newspaper has been asking eminent Frenchmen to state what they think the influence of chance is upon success in life. Many of them have amiably responded, the topic being obviously one of those admirable midsummer themes on which one man's opinion is as good as another's, and which can be discussed till cooler weather comes without arriving at a sure basis of judgment. The replies, indeed, vary according to the taste and temperament of the several authorities invoked. Some of them rate luck very high; others put it wholly out of the reckoning. The composer Massenet gave a cynical turn to the discussion by avowing that, for his part, he believed absolutely that good fortune was the determining element in the success—of others.

Only one of these intellectual Frenchmen appeared to have a definite theory concerning the place to be assigned to chance in the case of marked individual achievement. This was Professor Richet of the Academy of Medicine, and he, doctor-like, was prepared to reduce the whole matter to a formula. Success, he declares, is due to the combination of intelligence, energy and luck. The proportions in which they should be mingled are: 60 per cent. of intelligence, 10 of hard work, and 30 of chance. Yet Professor Richet evidently takes these figures to multiply with, instead of merely adding them, since he declares that if any one factor is missing the result will be nil. That is to say, 40 per cent. of intelligence with, suppose, 5 of luck but no industry at all will not yield even half-way success. All this is very like solemn footing, as Professor Richet himself is at least partly aware, since he quietly remarks that whether you have intelligence or not is itself largely a matter of chance. "There is no worse stroke of bad luck than to be born a fool."

In the other opinions printed we discover the same uncertainty and fluctuation that one would find in the views of any dozen men who might be interrogated anywhere. At one moment, opportunity seems the only thing; at the next, the dynamic force of the individual apparently accounts for everything. This whole region of inquiry is evidently better fitted for the moralist or the rhetorician than the scientist. The question wraps up in itself too many indeterminates and variables. It is like trying to make two of Emerson's essays fit into each other. He writes of "Power" and we seem to see the naked energy of the individual carving the world as he wills. He turns to treat of "Fate," and man appears to be merely an atom of dust, the sport of cosmic forces. There is truth in either extreme, and either may be rhetorically emphasized to make the impression sought at the moment; but how to hold the two in accurate balance, how in any given instance to say just what is the part played by luck and what by skilled effort, is so far beyond the wit of philosophers that we may safely conclude it to be also beyond the power of newspaper interviews.

If the test were made one of individual consciousness, we think that some of the most successful men would be willing to admit—to themselves, at least—that they have owed very much to good fortune. However a comfortable conceit they may have of their own powers, or may plume themselves on their keen intellect and driving energy, they cannot fail to see many points in their career, as they look back upon it, where everything seemed to turn upon a cast of the dice. If the particular opportunity which they seized had not presented itself, or the opening of which they took advantage had been denied, they may indeed flatter themselves that they would surely have found some other vent for their talents, but it would be impossible for them to say just what. In the very act of saying, as they must in honesty, that they had their chance and

took it, they concede the influence in their lives of the unforeseeable and incalculable. But those words are only polysyllables for luck.

M. Jules Lemaitre affects to believe that there is no such thing in life as chance. It is all a figment of the imagination. "What we call luck," he says, "is the belief in some equalizing power; an idea born of the innate instinct of justice in man." What he appears to mean is that the common mind is averse to admitting that one man, no matter how shining a success he may have won, can be inherently so superior to his fellow. So we say that one has luck and the other had not. That is supposed to be comforting to the latter. Certainly in political life we often see that idea intrude. We heard a great deal of "Roosevelt luck; we are beginning to hear much of "Wilson luck." It is in this way that some would seek, as M. Lemaitre says, to "equalize" their unrecognized abilities with those of men conspicuously successful. But this is really to go over to the position of the pious lady who said to her old pastor, apropos of a man who had suddenly leaped into large fame, based upon useful public activities: "And to think what humble instruments the Lord chooses to accomplish so great a work!" To her replied the sagacious clergyman: "Far be it from me to put any limits to the power of the Lord, but Mr. — is a very remarkable man!"—New York Evening Post.

A man's foothold isn't always secure just because he stands on his dignity.



IF

someone, for experiment, imported WHEAT into this country, there are those who would buy it.

Most men are hypnotized by the word "imported," like a moth is drawn into a flame, and, like the moth, they get singed.

The smoker of "imported" cigars gets singed to the extent of 50 per cent., because the DAVIS' "NOBLEMEN" CIGAR (2-for-a-quarter) costs HALF THE PRICE of "imported" brands, yet it is equal in every respect.

The leaf in "NOBLEMEN" is the finest Havana grown; the workmanship in "NOBLEMEN" is the highest skilled Cuban hand-work.

Shakespeare says "Custom is a tyrant who robs us all." This is a good maxim for the cigar smoker: BREAK AWAY FROM TRADITION, save yourself 50c. in the \$ by insisting on having the DAVIS' "NOBLEMEN" CIGAR.

"NOBLEMEN" size 2-for-a-quarter.
"PANETELA" size 10c straight.
"CONCHA FINA" size 3 for 25c.

S. DAVIS & SONS, LIMITED, MONTREAL,
Makers of the famous "PERFECTION" 10c.
Cigars.



A Few Clothes, Well Kept

Your wardrobe may not be extensive, but it must be kept in good condition—or you might just as well not dress at all. A phone message to Main 2376 will bring a driver and certain satisfaction to you. Our system is most modern.

McEACHREN, the Cleaner

20 Adelaide Street West.

Phone Main 2376.

You'll Like This Beer

It appeals to people because it is packaged so daintily and looks so appetizing.

Pabst Blue Ribbon
The Beer of Quality

has the delightful tonic tang of the hops and the rich mellow flavor of the fully matured malt without the excessive bitter or strong heavy flavor that so many find unpleasant.

Order a Case Today.

Geo. J. Foy, Limited
3 Front St., East
Tel. Main 4105

Grand Trunk Railway System

Most Direct Route to the "Highlands of Ontario"

Orillia and Couchiching, Muskoka Lakes
Lake of Bays, Maganetawan River, Algonquin National Park
Temagami, Georgian Bay, Kawartha Lakes

Spend Your Summer Holidays at One of These Delightful Spots

Finest summer playgrounds in America. Good hotel accommodations at moderate cost. The lover of outdoors will find here in abundance all things which make roughing it desirable. Select the locality that will afford you the greatest amount of enjoyment and send for free map folders, beautifully illustrated, describing these out of the ordinary resorts.

All this recreation paradise only one night away from the leading cities of the United States, via the Grand Trunk. Palatial trains provide every travel luxury to your destination. Address—

A. E. DUFF, District Passenger Agent, TORONTO
J. QUINLAN, District Passenger Agent, MONTREAL.

W. E. DAVIS, Pass. Traffic Manager, Montreal
G. T. BELL, Asst. Pass. Traffic Manager, Montreal
H. G. ELLIOTT, Gen'l Passenger Agent, Montreal





TIES

The most conspicuous article of apparel is your tie.

The illustration shows one of the newest and most fashionable cravats which can be purchased in Cadet Blue and Black, Navy and Black, Russet and Brown, Dove Grey and Smoke, Green and Navy, and Helio and Plum, making a handsome tie to be worn without a waistcoat.

Price, \$1.50 each.

DUNFIELD & CO.

102 Yonge St. 22 King St. W.
Gordon B. Dunfield, Mgr. Glen S. Case, Mgr.

A Saw-Edged Collar

on a sore, blistered neck. That's torture, and many are enduring it these days. Send your collars and shirts to the

YORKVILLE LAUNDRY

You don't "get hot under the collar" we launder. Smooth, careful, finished work. Preserving the velvet edge and saving the button-holes.

Phone Main 1580.

45 ELM ST.

Be clothed in comfort and safety this vacation

You ensure this by wearing

Shirts and Underwear

bearing these trade marks:



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We have complete lines.

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85 King St. West Phone Main 2611

TO THE HEART OF NEW YORK
VIA GRAND TRUNK, LEHIGH
VALLEY R.R. AND TUBES.

The Hudson and Manhattan R.R. Company's uptown terminal station in New York is situated at Greeley Square, Broadway, Sixth Avenue, 23rd and 33rd streets, in the heart of the hotel, theatre and shopping district. Passengers via the scenic Lehigh Valley route are thus afforded convenient and prompt means of reaching this district by the Hudson River tube trains, leaving Jersey City terminal (directly underneath train floor) every three minutes. Trains leave Toronto 4.32 p.m. and 6.10 p.m. daily. Only double track route. Secure tickets, berth reservations and full information at Grand Trunk City Ticket Office, northwest corner, King and Yonge streets. Phone, Main 4209.

A CORRECTION.

Owing to an error, the prices quoted in the advertisement of The Ontario Motor Car Co., Limited, in the last issue of "Saturday Night" were incorrect, United States prices having been given instead of Canadian, where duty must be added. The corrected advertisement for this company appears in this issue at top of column, page 27.

A Discourse on Precepts

IN the world of shades great interest was aroused by a wireless dispatch announcing that Andrew Carnegie was preaching against the iniquities of the tariff, that George W. Perkins was writing on the ethics of Big Business for the World's Work, and that Judge Gary had come out for the Golden Rule in the Management of Trusts.

A man of enormous girth, dressed in doublet and jerkin of Kendal green, his voice heavy with asthma, was the first to speak:

"Temperance is at the bottom of success in life. All the other virtues are subsidiary. Many is the time I said to Prince Hal as we sat there about the table in the Boar's Head Tavern at Eastcheap, with Poins, and Nym, and Bardolph, and the rest of the crowd, 'Hal,' I said, 'you will be king some day, and vested with great responsibility. It is your duty to keep yourself fit and able against that important time. Eat with moderation, Hal, drink as little as possible, and especially keep away from sack. Keep early hours. This roystering and swashbuckling and holding up of lone travellers at Gadshill and sending fat citizens' wives assuaging with their petticoats about their ears, this may all be good fun for apprentice lads from Smithfield, but it is not the right preparation for kingship. Don't gorge, don't guzzle, don't use loud oaths, or boast of your horsemanship, or your skill with the sword. My name is not Jack Falstaff if I haven't seen many a promising young man ruined by overfondness for capon and sack and midnight adventures. Don't be a slave to your belly, Hal, I said to him again and again. He was a good lad, he listened, and see what he did at Agincourt!"

A short and stoutish man in a purple robe and wearing a laurel wreath, who had been conversing in low tones with an Athenian philosopher, now made himself audible: "My conviction that democracy is the only form of government came to me, oddly enough, as I sat there, with my fiddle, watching Rome burn. It is absurd, by the way, how my name has fallen into disrepute. As a matter of fact, the Roman people were very fond of their Emperor Nero. That, however, is neither here nor there. What I meant to say, is this: I believe most heartily in putting all political power into the hands of the people. I believe in the referendum, the recall, and the popular election of Senators. I believe in making judges responsible to the people. I believe in the direct primary, woman suffrage and the short ballot. The commission form of government has my heartiest admiration. It was just the thing I should have established after the big fire at Rome, but I overlooked the opportunity, and it was left for Galveston to make the experiment. I am heart and soul with the progressive movement in its every phase. I detest a standpatter. There were men of that type in my day at Rome, notably Seneca and a crowd of Jewish old-clothes pedlars, who called themselves Christians. I made short shrift of them, because I hate people who stand in the way of progress. Oh, there's no getting away from the fact that despotism is played out and that the future belongs to radical democracy."

Near him, King Solomon was chatting quietly with Confucius and Auguste Comte. The son of David and Bathsheba stroked his long, silky beard and smiled thoughtfully as he gazed out over a Robert Hitchens landscape basking under a Jules Guerin sky. "Nobody but a fool and the son of a fool would ever dream that a civilized social system is possible on any other basis than the strictest monogamy. Woman is vanity, and one specimen of vanity is enough for any man. Polygamy not only undermines the moral fibre of a people; it is destructive to domestic peace, and without peace in the household how can there be scholarship, or art, or literature? I remember the constant distractions I was subjected to when Hiram of Tyre and I were going over the final plans for the Temple. We worked amidst an unceasing clamor of rattles and tin horns and sleighbells. I was somewhat used to it, but poor Hiram was continually making errors in his estimates. Once he divided by five cubits instead of multiplying, and it was only by the veriest good luck that we avoided making the Holy of Holies shorter by a cubit than the Ark of the Covenant that was to be placed inside. As it is, the High Priests frequently complained that the acoustics in the inner sanctuary were not what they should be. No, I am convinced that one wife, a small family, and a low infant mortality constitute the only sure basis of society."

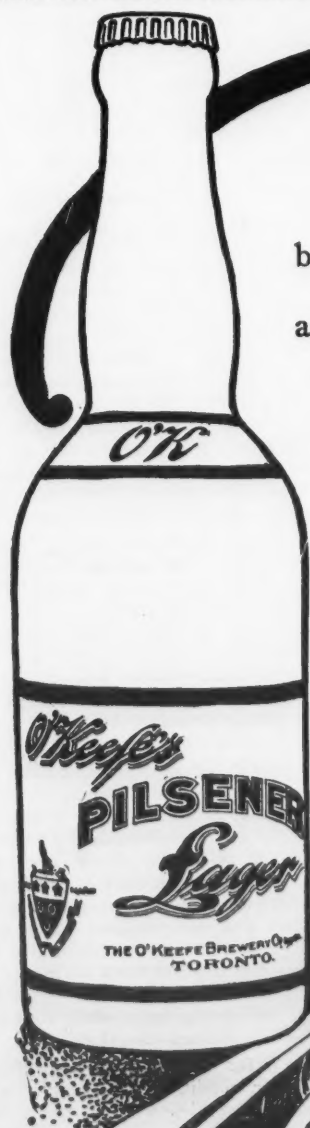
Not far away a number of shades were gathered about a gesticulating figure from which emanated loud, vehement sentences in a guttural German. "If we have not Truth, what have we?" the speaker demanded, whirling about so as to face his auditors one after the other. "Truth is life. Truth is the universe. If we had not Truth, it would be necessary to invent it." The orator, who was none other than Karl Friedrich Hieronymus, Freiherr von Munchausen, paused for a moment, but only to rise on a fresh wave of enthusiasm. "I envisage the future and I see that everywhere Truth must prevail. It will make its way into parliaments and congresses, into personal-tax returns, into the yellow newspapers, into government weather forecasts, into Trust capitalizations, into magazine fiction, into baggage declarations made by rich returning Americans at the New York Custom House, into the American Woolen Company's anti-reciprocity literature. For the world belongs to Truth, and they that live by lies shall perish." He mopped his face and proceeded to wipe his spectacles.

The Halibut.

THE halibut is not naturally a flat fish, but has acquired its flatness through many centuries of hard work. As is well known, the halibut is passionately fond of the quiddle berry, which, as is well known, grows only under rocky shelves. Under these shelves only a very flat fish can proceed. The halibut was originally shaped like a regular fish, but long, long ago, the male halibut, realizing how he must be shaped if he wished to get at the quiddle berries, would emerge from the water and climb to the top of a high cliff overlooking the sea. From the top of this cliff he would throw himself into the ocean, landing on the surface of the water with considerable of a bounce.

The halibut would repeat this operation until he was all flattened out like a griddle cake. Then he would carry up his wife and push her off, after which he and his wife would go after the chicken halibut, and all the little halibut, and take them up on top of the cliff also. After all had been thoroughly flattened out they would go out and gorge themselves on the quiddle berries. By repeating the operation every so often the halibut became very flat. Once in a while halibut shows atavistic tendencies, whereat the parent halibut is to take him up on a cliff and throw him into the water, in order that he may be flattened. The flesh of the halibut, compressed as it is, sticks between the teeth when eaten.—Boston Post.

AFTER the appeal of the letter carriers of Milwaukee asking that they be permitted to wear blue blouses instead of the usual uniform coat during the heated term, Victor Berger, the Socialist Congressman from Wisconsin, requested Postmaster-General Hitchcock to make a general order allowing letter carriers everywhere to discard their coats in the summer months. It has been the custom of the Post Office Department



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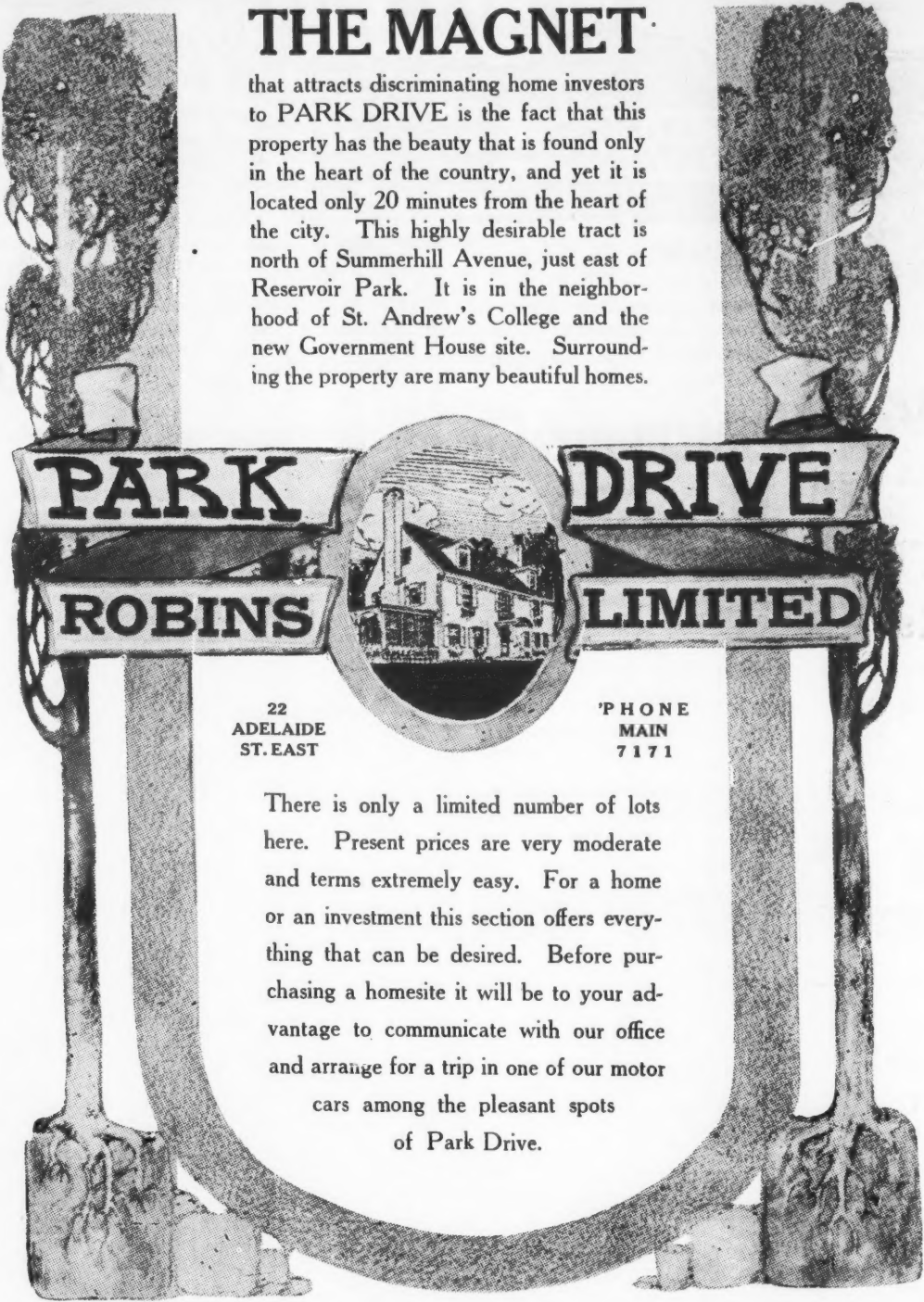
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PILSENER LAGER
THE LIGHT BEER IN THE LIGHT BOTTLE

165

THE MAGNET

that attracts discriminating home investors to PARK DRIVE is the fact that this property has the beauty that is found only in the heart of the country, and yet it is located only 20 minutes from the heart of the city. This highly desirable tract is north of Summerhill Avenue, just east of Reservoir Park. It is in the neighborhood of St. Andrew's College and the new Government House site. Surrounding the property are many beautiful homes.



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There is only a limited number of lots here. Present prices are very moderate and terms extremely easy. For a home or an investment this section offers everything that can be desired. Before purchasing a homesite it will be to your advantage to communicate with our office and arrange for a trip in one of our motor cars among the pleasant spots of Park Drive.

to leave the question of dress in the hot months to the discretion of postmasters. If the department refuses to issue the general order, Mr. Berger declares that he will introduce a bill in Congress permitting all carriers to wear the light blouses.

WILLIAM WINTER was seventy-five years old on July 15. He has been writing poetry, travel, biography, and essays of many kinds for more than fifty years. He has a long string of books to his credit, many of which have passed through many editions; some of them more than twenty. His literary career has been a quiet and industrious one.

CHAUNCEY M. Depew and others are figuring in a suit now

being tried in the Circuit Court at Boston to prevent further subdivision of the lots of the Knollwood Cemetery at Sharon. Mr. Depew owns land in the cemetery. The suit was begun on March 31, 1910. At that time the attempt was made to sell a portion of the land intended for graves. According to testimony the cemetery corporation owes \$132,000, and the complainants are doing their best to recover this amount.

TO THE HEART OF NEW YORK,
VIA GRAND TRUNK, LEHIGH
VALLEY R.R. AND TUBES.

The Hudson & Manhattan R. R. Company's uptown terminal station in New York is situated at Greeley Square, Broadway, Sixth Avenue, 23rd and 33rd streets, in the heart of

the hotel, theatre and shopping districts. Passengers via the scenic Lehigh Valley route are thus afforded convenient and prompt means of reaching this district by the Hudson River tube trains leaving Jersey City terminal (directly underneath train floor), every three minutes. Trains leave Toronto 4.32 p.m. and 6.10 p.m. daily. Only double track route. Secure tickets, berth reservations and full information at Grand Trunk City Ticket Office, northwest corner King and Yonge streets. Phone Main 4209.

"It's a great mistake to borrow trouble." "Well," replied Mr. Chuggins, "there seems to be a disposition to curtail the chance of your borrowing it. They always make you pay cash for an automobile."

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Davy Johnston a Famous Plunger

THE news of the death of Davy Johnston, the plunger, was received with sadness, says the New York Sun, by the many who knew him in the old days, when he would calmly risk a fortune at the racetrack or wager \$1,000 on the toss of a coin. He died last night at his home, 310 West Seventy-ninth street. On Wednesday he was operated on for an intestinal cancer. The surgeons feared that the operation would prove fatal, but it was the only chance. Johnson knowing that the end was near, remained cheerful.

David C. Johnson was the plunger's full name, but his friends never called him anything but Davy. He was brought up in an atmosphere of gambling. His father and his uncle started out as butchers in Washington Market, but the life was too slow for them, and they soon abandoned their chopping blocks and opened up a poolroom at the northwest corner of Twenty-eighth street and Broadway. Poolrooms were thick in that locality in the '70s, but that of the Johnson brothers soon became the most popular of them all. Davy learned the game as a boy and kept up the place after the death of his father and uncle. The elder Johnson was often heard to lament over the plunger's proclivities of his son. "Here this Davy of mine wins \$1,000 yesterday," he would say, "and to-day he goes and loses \$1,200 or \$1,500 of it back."

Johnson was probably the most venturesome gambler who ever operated on the American turf. There was no unusual thing for him to win or lose \$50,000 in a day at the track. As a plunger he outranked Pittsburgh Phil and Plunger Walton.

Davy put in a whole night in a room at the Waldorf a few years ago flipping a cent with Theodore Hostetter of Pittsburgh for \$1,000 a toss. At the end of the session Johnson is said to have been several thousands of dollars ahead. Hostetter is reported to have lost about \$1,000,000 in the last year of his life because the little copper coin would not fall the way he bet it would. When he died in 1902 Johnson sued his estate for \$115,000 and collected \$10,500.

Unlike most racetrack plungers, Johnson raced horses as well as bet on them. About thirty-five years ago he formed a partnership with John Appleby and not only made book at the track but began to invest in a stable. Roseben was probably his greatest breadwinner, and many a coup was put over with this giant thoroughbred. When Johnson retired the racer he gave it to former Speaker James W. Wadsworth, who uses it now as a saddle horse at his farm in Genesee.

Roseben was one of the greatest sprinters ever seen on the turf in this country. Johnson made more than \$200,000 betting on "The Big Train," as the horse was called, in five, six and seven furlong races. For a long time Johnson cherished the delusion that Roseben could be made to go on—to win at longer distances. But the horse never could, and the experiment cost the plunger many thousands of dollars. He recouped some of these losses by starting Roseben in the sprints again.

Johnson would as often as not go to the track without a dollar in his pockets a few days after he had won a fortune. Sporting men say of him that he could win faster than any man they ever knew, because he would bet higher. But the reverse was true, too, he could lose fortunes even quicker than he could win them.

At one time in his career he found himself compelled to give three notes for \$50,000, each in lieu of cash for gambling debts. His creditors knew that the money would be repaid if some unforeseen accident did not prevent. He eventually cleared up his indebtedness and took another fling at the horses.

One day at Sheepshead Bay he made a plunge on a horse named Alcedo, belonging to Jimmy McCormick which was a starter in the Suburban, in which Ethelbert was the favorite. Alcedo was quoted at 10 to 1, but Johnson by laying \$1,000 at a crack sent the price quickly to 4 to 1. Alcedo won and Johnson cleaned up \$50,000. A little later he won a like amount on the horse Fire Eater.

Thirty years ago when Johnson had club house at Long Branch he was a great friend of the elder Belmont who gambled high against him. Belmont liked Johnson and gave him tips on the stock market. Johnson never made much money in Wall Street though. At the track he had a habit when a horse that he likes was on the card to "hold out" on the horse that he fancied on his own book and then back it with other book-makers.

Several years ago District Attorney Jerome had Johnson haled to his office to tell what he knew of gambling.

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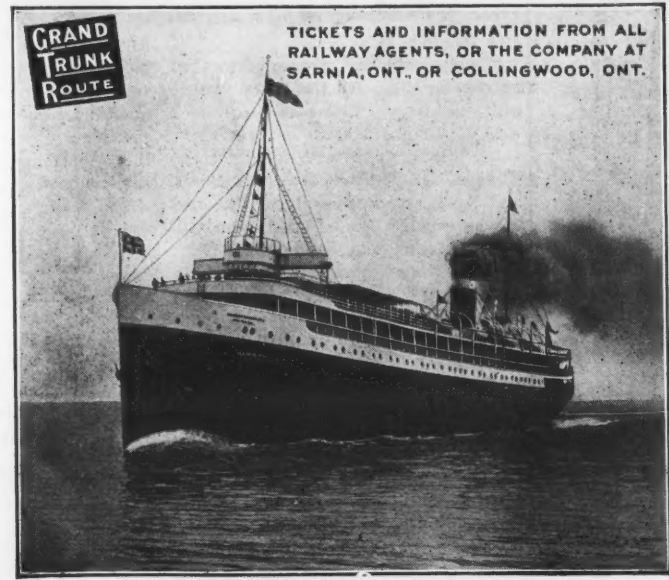
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in a well known house in West Thirty-third street. Johnson disclaimed all knowledge of what was going on in the place but soon afterward the house which was said to have been run by Johnson and another well-known New Yorker, was closed.

Johnson died comparatively poor. Most of the money won had slipped through his fingers.

Where Diamonds Lie.

IN the South-Africa diamond-fields the gems are found in what are called "pipes," which are round or oval stems of a peculiar kind of rock, several acres in extent at the top, and running down to unknown depths into the earth. Near the surface this rock, which is rich in iron, is disintegrated by exposure to the weather, and assumes a yellowish color. The precious pebbles are readily extracted from the friable rock.

Deeper down the "pipe" changes character. The rock becomes a comparatively hard, blue mass, much more difficult to work. Yet it is still sprinkled through with diamonds, lying embedded in the moulds where nature made them. This blue rock has to be exposed to the weather, or treated with water, before it will yield up its treasures.

Now it is clear from the nature and appearance of the diamond-bearing rock that it is of volcanic origin, and the "pipes" are evidently the necks of ancient volcanoes, whose fires died out probably thousands of years ago. When we consider that the diamond burns and is consumed at a high temperature, we cannot think that the gems contained in those ancient pipes of rock were brought there from the interior of the earth while the rock was in a molten condition.

It is far more probable that, under peculiar conditions of pressure and temperature, they were formed where they are now found while the rock

was cooling off. It remains to be learned what the real conditions of their formation were.

Digging up Cyrene.

THE excavation of the ancient Mediterranean city of Cyrene, situated 2,000 feet above the sea-level, which was a flourishing capital several hundred years B.C., was begun by Americans on October 29th of last year. A superficial survey of Cyrene just after the Crimean War by two Englishmen brought to light valuable treasures.

The question why so little has been done in this field before is partly answered in the recent account of the murder of Mr. De Cou, of the American party, by a fanatical Arab. This fanaticism of the natives is fostered by the proximity of the Senussi Brotherhood, a puritanical Moslem society.

The American expedition, under charge of Richard Norton, reached Benghazi on the coast (five days from Cyrene) a year ago. Almost at once spades were sunk into the ruins of a house of the Roman period, while, deeper down still, was unearthed a Greek structure which in some part served for its foundation. Six feet down, gigantic walls were brought to light, and under them, about half as far again, were found vases and other treasures.

Already one enormous building of Greek origin with Doric columns seventy-eight feet long, and foundations of cut porous blocks, has been brought to light. The workmanship is particularly durable, and the edifice was probably constructed for some public purpose, as the ruins indicate a number of exceedingly large rooms.

A Chef Resigns.

THERE is trouble in the culinary department at the Elysee. M. Tesche, the chef who has ministered

to the tastes of many French presidents, has resigned and is now an exile in London. He is willing to cook for an English hotel, but not for a French president who eats garlic in season and out of season, and who is unmindful of the culinary proprieties. In fact, M. Tesche may be said to be wrecked upon garlic. President Fallieres cries for garlic in the soup, garlic in the entree, garlic with the roast, and garlic with the vegetables. Moreover, everything has to be fried in oil, and now the long-suffering Tesche is doubtful of the stability of Republican institutions.

Felix Faure as president was all that M. Tesche could desire. He knew a good thing, did M. Faure, and genius was appreciated at the Elysee. M. Loubet was not so satisfactory, although, worthy man, he did his best. He was a Provencal and had yearnings for the dishes of the south. But he did his manifold best to suppress his unworthy tastes and to cultivate discernment under the guidance of M. Tesche. But M. Fallieres was hopeless. He seemed to have no realization of his high mission or the duties of his great office. To like garlic was a misfortune that any man might inherit, like kleptomania or Sabbath-breaking, but it might have been corrected by art and a contrite heart. But M. Fallieres was incorrigible. He was without sense of sin. He broke the law, and he gloried in it. So M. Tesche resigned. He was a poor man, but he had a conscience, a humble man, but he had his pride, and now he says with a sort of sorrowful grandeur that there is still a cook at the Elysee, but there is no longer a chef.—The Argonaut.

Women propose, certainly; but not until they have pretty good reason to think a man won't.

You can't take advice without paying for it, sooner or later.



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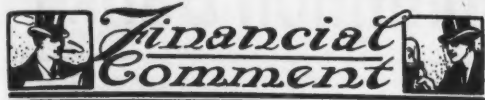
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A NATIONAL character has left us in the passing of Robert Meighen, president of the Lake of the Woods Milling Company, Limited. In his death it would almost seem as though another milestone in Canadian affairs had been passed. He was associated, more or less, intimately with a group of men who have made history in Canada. There are now but a few survivors, such, for instance, as Lord Strathcona, Lord Mountstephen and William Angus.

We of middle age are wont to look upon the building of the C.P.R., and sometimes of the Northwest Rebellion, which took place at the same time, as marking the dividing line between the old and the new Canada. The Northwest Rebellion was the last kick from the dusky race which inhabited Canada previous to the coming of the white man and which, more or less, opposed his advance, gradually retreating westward until the last stand at Batoche. In a sense, it might be said that the railway drove the Indian ahead of it. The troops in their westward passage to the last affray, were compelled to march considerable distances, the railway not having yet been completed. On their return trip, the railway or the steamer brought them all the way.

Robert Meighen, so far as has been related, had little or nothing to do personally with the building of the C.P.R. He, however, was connected by close ties to one of the principal factors, namely, George Stephen, his brother-in-law. Later, his association was direct. The C.P.R. having been built, set about creating freight for its lines. In this connection was established the Lake of the Woods Milling Company. Robert Meighen's connection with the company began practically with its organization. He became its first president. From that time until his death the other day, he continued in office and guided the affairs of the company in a marvellously successful manner. The ownership of the stock of the Lake of the Woods Milling Co. has seen many changes. About a dozen years ago, David Russell and other capitalists were concerned in an effort to obtain control and reorganize the company, and the capital at that time was considerably increased. A few years ago, another effort to obtain control was made. This time Rodolphe Forget had the ambition to compel an increase in the dividend. This proposal was objected to by Robert Meighen, who had laid down the principle that there should be no increase in the dividend until the surplus was sufficient to wipe out the bond of indebtedness. Forget came so near to obtaining control that the directors found it advisable to issue more stock. The stock was issued and immediately sold privately at, perhaps, a little over market price to friends of the directorate, and thus they remained in the saddle. The dividend was later increased and many bonuses were declared.

For many years past Robert Meighen has been a large shareholder of the stock of the C.P.R., and during the past few years his association with the company was made much closer by his appointment to a position on the board of directors. Aside altogether from his capacity as a shareholder and director, however, he has for years taken an extraordinary interest in the development of the Northwest. This interest was no doubt largely, if not mainly, the result of his very large interest in the Canada Northwest Land Co. and the Lake of the Woods Milling Co. Of the land company he was one of the largest, if not the very largest, shareholder, and the rise in the stock of recent years must have been worth millions to him. With all his business interests pulling in that direction, it was not strange that he began to be regarded throughout Canada as one of the authorities both on the present position of that section of Canada and its future, and the best policy to be pursued in its administration.

AT the time of his death, Robert Meighen was about 72 years of age. He was born in Ireland, and with his parents settled in or near Perth when but a lad. In early youth he entered into the general store business in that town, and the firm of which he was a partner is still in existence. During all his business life he was in politics a Conservative, and had a singular admiration for the late Sir John A. Macdonald, the Father of the "N.P." In this National Policy "Protection," Mr. Meighen was a staunch believer for the most of his lifetime. While during the past few years he still claimed to be a believer in protection, this expression of belief was more in the nature of an empty theology, which he was all but persuaded should be cast aside. It is now perhaps half a dozen years since, when driving one day with the writer, Mr. Meighen explained that the opening up of the Northwest was going to mean that the manufacturer would not have so much to say in the running of this country. This was not only given as a statement of conviction, but was given in the nature of approval. The policy of scaling down the tariff seemed to take a firmer hold on Mr. Meighen from year to year. Although his early opportunities for schooling had been limited, he was really a man of very fine mind and of education, from the broader standpoint. He thought imperialistically and patriotically. He was a staunch advocate of the preferential trade policy. Observing that this did not make the progress which he had hoped in its earlier stages, he, previous to the meeting of the Chambers of Commerce of the Empire which was held in Australia a couple of years ago, became a strong advocate of the greatest possible measure of trade within the Empire. He moved a resolution to that effect on the Montreal Board of Trade, which resolution still stands on the records. Being advocated by such a strong friend of protection, the resolution carried. The delegates from the Montreal Board of Trade would have been instructed to vote in its favor had it not been for very unusual circumstances. Immediately after the resolution was adopted, Mr. Meighen set sail for England. While still upon the Atlantic, several of the members of the Manufacturers' Association deeming the resolution opposed to the best interests of the country, called another meeting of the Board of Trade and rescinded the resolution. Mr. Meighen never quite forgave this. From this time until the time of his death his tendency to get away from protection became more marked. Without absolutely breaking away from the policy of protection, he denounced in the bitterest terms the policy being followed by so many manufacturers of capitalizing the tariff.

Thus, following the formation of the Steel Company of Canada, he, upon many occasions, expressed the strongest disapproval of the action of the manufacturers of Canada in merging their interests and issuing watered stocks, while, at the same time, they were declaring that they could not make a living without the protection which the tariff afforded them. "Do you think," he would say, "that the farmer is not watching this. The farmer is no fool. I tell you the manufacturer will be sorry for this before many years have passed. The farmer is watching every move. He sees the manufacturer going to Ottawa and clamoring for higher protection. He has been listening for years to the manufacturers' plea that he cannot continue to manufacture in this country unless he can get protection against the United States, England, and other countries. And he sees, too, that this very same manufacturer is making such profits that it becomes necessary for him to cover up these profits, and that he is able to issue large quantities of watered stock because of

price of flour, it was just as likely that the other would put it down. At times there was a certain amount of co-operation between the two companies, but always there was suspicion. As to real co-operation regarding prices, such a thing was unheard of. After the death of William Ogilvie, new management came into the Ogilvie establishment, and to them was transferred the enmity and rivalry which formerly existed. It is of interest to recall, by the way, that the recent death of Mr. Meighen was, in many respects, not unlike that of William Ogilvie. Mr. Ogilvie was taken ill while proceeding to a meeting of the board of directors of the Bank of Montreal, of which he was a member; he was driven home from the meeting in a carriage, and was dead shortly after. Mr. Meighen went home from business the day before he died feeling somewhat ill, possibly from the intense heat, and the business community was shocked next morning by the announcement of his death, just as it was by the passing away of his rival, William Ogilvie.

of both the companies advanced upon the announcement of the death of Robert Meighen.

SOME of the public policies advocated by Mr. Meighen were favorable to his own business interests and some were not. Reciprocity, for the reasons mentioned above, was, he considered, unfavorable to the flour milling business. On the other hand, there are those who consider that it would greatly aid the position of C.P.R. stock, of which Mr. Meighen owned a large quantity. In Eastern Canada he owned large interests, also, which would probably be greatly benefited by reciprocity. For instance, he was president of the New Brunswick Railway and was probably the largest shareholder. This company owns an enormous amount of timber land in New Brunswick and, according to Mr. Meighen's own statement to me, he was offered a considerable advance in price for a portion of it shortly after it began to look as though reciprocity would be adopted.

He was a keen business man, but I cannot recall any occasion upon which he was swayed by the petty influences by which many prominent business men are swayed. For instance, although he had powerful friends on the board of the C.P.R. from its commencement, and although the Lake of the Woods Milling Company was to no small extent a C.P.R. project, as already explained, and although Mr. Meighen became a C.P.R. director of late years himself, I have been told on authority which I cannot well question, that the railway was but a very small customer of the Lake of the Woods. Nor would Mr. Meighen use his influence to alter this situation. I have been told that during the past year the Woods Company paid the railway upwards of one million and three-quarters in freight. Make a rough guess of what it would mean in net profits, and it forms an astonishingly large proportion of the total net earnings of the railway.

I recall many occasions when Mr. Meighen, in his capacity as director of a large concern, would have been able to turn his inside knowledge into cash on the stock market. Upon the announcement of the last "plum" given out by the C.P.R. I was present when he was being "jolted" on the Board of Trade regarding the subject.

"Why didn't you give us a hint?" said one acquaintance.

"Look here," said Mr. Meighen in his vigorous way. "You can believe it or not, but I want to tell you that I don't approve of directors taking advantage of their position to enrich their friends or themselves in the stock market."

There was the customary chorus of jokes—because Mr. Meighen's Irish wit was ever ready and always incited his hearers to jocularity also.

"I'll tell you what I did," said Mr. Meighen, seriously. "I myself purchased, for an estate with which I am closely associated, C.P.R. stock on the day following the announcement, and I paid a very considerable advance on the price I could have had it at the previous day. Is it likely that I would pass tips around when I wouldn't take advantage of the situation myself?"

I could mention many other instances of like action on the part of the honorable old man.

Nevertheless, Mr. Meighen had become very wealthy at the time of his death. Regarding his magnificent residence and property on Drummond street, he said in a conversation only a day or two ago:

"It seems to me that there is about as much money in Montreal real estate as in anything else I know of. Figured on the price reported paid for the Peel street school site, my Drummond street property ought to be worth upwards of a million and a half. I have already been offered over a million for it." He then mentioned Mrs. Meighen, saying: "I have enough money, thank goodness, not to put a million dollars into the scales with the pleasure that Mrs. Meighen takes out of living there."

His reference to the profit there was in real estate will best be appreciated by those who know what he paid for the Drummond street property. Without going into details, one million and a half would be many hundred per cent. profit in perhaps ten years or so.

No man in Montreal was a greater favorite with the newspaper men. His stories and parables, his wit and wisdom and his democracy were greatly appreciated by them, and there wasn't one of them who, so to speak, wouldn't have stood on his head for Robert Meighen. Newspapers could be, and may be, filled with reminiscences of him, but I will conclude with an illustration of the many little kindly things he was wont to do.

The son of a prominent English naval officer, having given some offence to his father, had come to Canada and was trying to make a living for himself and wife and children as a reporter on a Montreal paper. To begin with, the opportunity lacked most of the essentials to the end in view, so that, when I add that the inexperienced Englishman seemed rather better fitted for the life of a poet than for that of a hustling reporter, you may form an idea of his lack of success. At this juncture, he was suddenly removed to a higher sphere, his widow and children being left penniless. Happening to meet Robert Meighen on the Board of Trade, I mentioned the death of the young man. Mr. Meighen had never even heard of him before, but, much to my astonishment, he, a few minutes later, handed me a very considerable sum of money which he had taken the trouble to collect from other members of the Board of Trade, supplemented by his own donation, and requested me to see that the widow received it.

It was a minor incident in a busy life, but one which I relate with pleasure as showing a side of the old man's nature. I might also say that in the various efforts which have been made by outsiders to obtain control of the Woods Company, Mr. Meighen's principal anxiety seemed to be for the future of the company's employees. Of late years he has been seriously thinking of retiring. He even had a small room reserved in the head offices, only recently constructed, which it was his intention to make use of ere long when he gave up the presidency of the company. Judging by what he has said from time to time he would have retired long ago had he not feared that the interests of a number of the old employees might thereby be prejudiced.



THE LATE ROBERT MEIGHEN,

Canadian millionaire and philanthropist, who died last week in Montreal.

these tariffs. When the farmer wakes up to the situation, he will rise in his might and sweep away the last vestige of the tariff."

FOR years past he could see that the Americans would require the wheat of the Northwest—because Robert Meighen was a far-seeing man, and in his own way made some surprisingly accurate predictions regarding events which were then years off. As I said, he could see that the Americans were becoming, less and less, a self-supporting nation from an agricultural standpoint, and that it was only a matter of time before they would withdraw the duties against Canadian agricultural products. In the same way, he predicted that the Canadian tariff against foreign goods would be scaled down before many years had passed, and that the farmer would come down to Ottawa and divest himself of politics until they were as naked of them as Adam and Eve were of clothes in the Garden of Eden, and demand that the Government reduce the tariff against goods coming into the country. Because he saw that the Americans held the key of the situation with respect to the export of wheat and other agricultural products from Canada to the United States, and partly also because he feared the effect that this would have upon the Canadian milling industry, and also largely because of his Imperialistic desires, he had for years advocated closer trade relations within the Empire. First, it was preferential trade, and later, free trade, if necessary. There is little doubt that he felt the coming of a wave of closer international trade relationships and had hoped to prevent reciprocal relationships with the United States by the adoption of the Imperialistic policy.

It may be remembered that the Lake of the Woods Milling Company was the second large Manitoba milling concern to be formed and that a bitter rivalry sprang up between it and the Ogilvie Flour Mills Company. Just as Robert Meighen was the soul of the Lake of the Woods, so was the late William Ogilvie the soul of the Ogilvie Company. The rivalry between William Ogilvie and Robert Meighen used to be one of the jokes on the Montreal Board of Trade. Should one mill put up the

TO return to the point, however, nothing angered the management of either of the two companies more than the frequent reports that were heard of a merger taking place between the two companies. Replies to a question concerning it were always most decidedly and emphatically in the negative and not infrequently were added thereto an expression of utter contempt for the rival concern. It was, therefore, a little surprising to the writer when, upon enquiring from Mr. Meighen, on the one hand, and from certain Ogilvie interests, on the other hand, regarding a remark which went the rounds a few weeks ago, to receive a non-committal reply. In this connection it is worthy of mention that ever since the failure of Rodolphe Forget, a few years ago, to obtain control of the Lake of the Woods Milling Company, he is reputed to be accumulating stock upon every decline. It should also be remembered that after his defeat on the occasion referred to, he, in company with Colonel Labelle and Mr. T. Williamson, of the Ogilvie Company, formed the St. Lawrence Milling Company, the mill of which has just been completed. The feeling has been that, sooner or later, Rodolphe Forget would seize the opportunity to put the St. Lawrence Milling Company in with the Lake of the Woods. It would seem that this might not be altogether such a difficult operation as at first might be supposed. Forget has been sending Lake of the Woods Milling Company stock in considerable quantities over to France. The method of carrying the stock in that country is somewhat peculiar. French financial houses, in selling the shares to their compatriots, do not actually issue the stock of the company itself, but issue their own certificates against that stock. Thus, while their own certificates against the stock may be carried by their customers, they themselves hold the company's certificates and with them the voting power. The strong probability, therefore, is that Forget can call upon all this Lake of the Woods stock whenever he desires. The manifest advantages to be gained by bringing together these two big rival companies suggests that the deal will be completed now that the strong personal elements have, more or less, been removed. No doubt it was due to this that the stock

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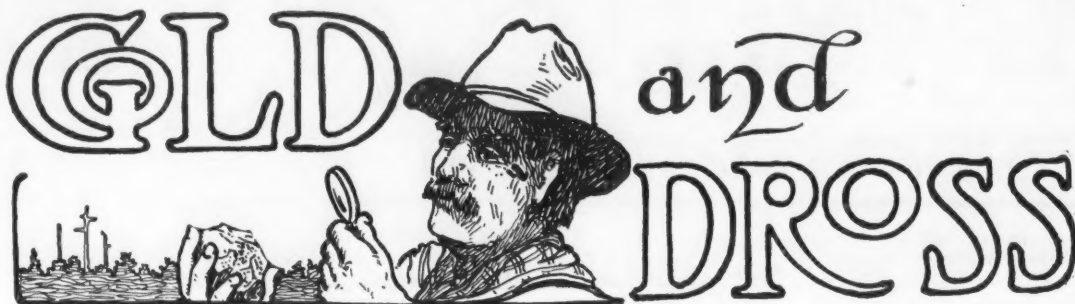
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Edmonton Figures.

The Edmonton, Alta., Board of Trade issues the following bulletin, dealing with June figures for that city:—

	1910.	1911.	Inc.
Customs returns.	\$29,913	\$49,055	64%
Building permits.	\$33,670	\$57,929	53
Bank clearings.	\$350,379	\$589,378	81
Post office (stamps only)	6,572	9,005	37
Street railway—			
Passengers carried	\$11,307	\$25,781	69
Revenue	\$13,500	\$31,384	63%
Homestead entries	611	697	4%



On Dit.

A despatch from London, England, says that Lady Abby has made a formal offer of marriage to the Earl of Yarmouth. She wishes to some day obtain the title of Marchioness of Hertford to which Alice Thaw would have attained had she not divorced the impecunious Earl.

Lady Abby it will be remembered, made the announcement that she would offer an aviation prize, through the former resident of Toronto, P. H. Patriarche. How she and "Pat" became acquainted the cable did not mention. On dit and also en passant, it might be mentioned that "Pat" is said to be in New York at present, and that the money market is tight.

St. Thomas, July 7th, 1911.

Editor Gold and Dross:—

I hold at the present time a \$500 bond of The Black Lake Asbestos Company, and am uncertain as to whether to sell and take a small loss, or hold on the chance of an appreciation in value. Would you be good enough to give me the benefit of your opinion—and any information you might have re the prospects of this company, and much oblige,

Sell, if you can stand the loss easily. I know of no reason, however, why this company should not become firmly established in time.

Ewing Tire Co., Ltd., Queen Street E. Toronto. I am informed by one of the officers that stock is not being offered to the public, and that only enough has been sold to pay current expenses.

This seems to be a reorganization of the Hoop Spring Cushion Tire Company, which left its shareholders in the lurch. As to the merits of the tire, I know little or nothing. However, in the past scores of attempts have been made to build a spring tire, without any real success.

Montreal, Que.

Editor Gold and Dross:—

I have read with great interest and benefit your direct and well deserved criticisms of stocks, etc. Please oblige me with your experienced views. Do you consider Detroit United at 74 an investment? Is there any particular reason to anticipate a fluctuation in the next three months either up or down? Would you advise its purchase at the present prices, anticipating a rise of ten points by Dec. 1st, 1911?

"McB."

Detroit United is making big earnings and should regain its place as a regular dividend payer in a twelvemonth or less, in my opinion.

Pinto Coal & Brick Company, of Frank, Alberta. I have a communication from gentlemen connected with this road, which is marked "not for publication." However, I append some of the information contained therein, as I see no reason why the shareholder who asked for facts concerning this concern should not have them.

It appears that owing to the condition of the coal market in Western Canada the company did business at a loss the first year, and as the price of coal was not attractive the second year, none was mined. The bond interest, I understand, has been kept up. Certain of the directors subscribed for common stock and the proceeds were used to pay the bond interest. Of course the directors cannot be expected to provide in this way for the bond interest hereafter so that the company must mine coal and sell it at a profit or else be classed as unsuccessful. The directors have in mind the possibility of developing a seam of pressed clay overlying the coal. It is impossible to say whether this could be done at a profit or not. One thing is certain, the rather attractive estimates of profit made in the prospectus remain very far from being unfulfilled.

The report of the Marconi Wireless Telegraph Company, of New York, for the year ended January 31st last, states that, allowing for the usual depreciation (10 per cent.) on station and experimental work, the balance shows that the company is rather more than self-supporting, but fierce and undue competition has precluded the company from obtaining as many orders as in the previous year.

Expenses of business remained generally about the same. Over \$11,000 was written off as depreciation. The loss of \$1,700 shown in general working was caused by the opening and running of stations on the east coast, south of New York.

Hamilton, Ont., 10th July, 1911.

Editor Gold and Dross:—

According to what some agents are stating, and the printed matter that has been handed out, the Canadian Automatic Transportation Company, Limited, office 31 Queen St., West, Toronto, Ontario, must be a great concern, and should be a safe investment for a person to make. I ask you your opinion.

HAMILTON.

I do not think it is a safe investment. Look over previous issues of Saturday Night.

Editor Gold and Dross:—

Several of the largest flouring mills of Western Ontario have formed a merger, ("Canada Flour Mills"). I hold stock in one of these mills, and am offered cash or stock in the merger. Which option would you advise me to accept?

FLOUR.

I would require a great many more details, both as to the merger and as to your financial position before attempting to answer the above.

Ottawa, July 10th, 1911.

Editor Gold and Dross:—

I would be very pleased if you will kindly give me your opinion on the Canadian Locomotive Company, Limited; if it is a good investment stock, and is it likely to be listed soon?

M. W.

Canadian Locomotive looks like a good buy. The stock should be listed in the near future.

Royal Securities Corporation, Limited,
Toronto, July 14, 1911.

Editor, TORONTO SATURDAY NIGHT:

Dear Sir:

Certain clients of ours have placed sums of money with A. L. Massey & Co., for investment in their guaranteed Western Farm Mortgages. They understand that

SATURDAY NIGHT has referred in a disparaging manner to Mr. Massey's security, in an issue a short while ago. They, and I might also mention myself personally, have always considered his mortgages perfectly secure investments, and we would appreciate your advising us if you have any definite information to the contrary. We would be very sorry, indeed, to find that a man of Mr. Massey's integrity and standing would be interested in anything that was otherwise than perfectly legitimate.

Yours faithfully,

(Sgd.) R. M. WHITE,
Manager.

The criticism of these mortgages offered by Massey & Co. was made in Gold and Dross owing to a misunderstanding. A correspondent sent in part of a somewhat ambiguous circular issued by A. L. Massey & Co., from which the inference was taken that the firm was offering guaranteed mortgages on Ontario property to yield a somewhat higher rate of interest than is commonly being paid. It appears, however, that the offering was that of Western farm mortgages. These securities as put out by A. L. Massey & Co. are perfectly sound, and I am glad to take this opportunity of doing justice to them and to A. L. Massey & Co.

The policy of Saturday Night is to state facts as it finds them, in such a way that there can be no misunderstanding as to what is meant. When, as in the present instance, anything appearing in these columns is unfair or incorrect, Saturday Night avails itself of the earliest opportunity to "get right." We are after the truth and have no hesitation in proclaiming it at any time.

J. L. G. McG., Quebec: Keora under Gunton auspices, and Deloro with "Jack" Monroe, et al., do not offer much choice. Nor does the Standard appear to be progressing.

Ottawa, July 10, 1911.

Editor, Gold and Dross:

Will you kindly furnish me with any information you may have in regard to the Keekeek Lake district, in the township of Joanne, Province of Quebec. Do you know of any valuable finds of gold in this district, and whether or not it has been favorably reported on by any competent mining engineer?

G. W.

The Keekeek Lake district is one of the "overflow" gold fields at which some staking was done by Porcupine prospectors last year. Its importance may be inferentially determined by the absence of reports as to finds. Some of the country there "looked good" to the prospectors—and gold was located in a few places.

Toronto, July 14, 1911.

Editor, Gold and Dross:

Could you kindly let me know whether the San Antonio Land Irrigation Co., Ltd., Toronto, is known to you, and also where I could find out some particulars about this firm?

W. V. F.

They are not in the telephone book nor the city directory. I do not know where to address them. Why should you, anyway?

Security Company, Limited, advertises a "free trip to Porcupine," the object being to interest people in Porcupine Gold Spot, which this company says is going to a dollar a share from its present selling price of ten cents. This reminds us of a "free trip" from New York to the Far West organized by George Munroe in the palmy days of that gentleman of fortune. George had a whole train of Pullmans, and even included Jim Hill's private car. Just how he got this has never been made clear. George blew himself for many thousands of dollars on the trip, and ended in a blaze of glory with a twenty thousand dollar dinner at the Waldorf in New York. His guests bought the stock, the Montreal-Boston Consolidated Copper, all right, and it was by means of this little excursion that the Munroes contrived to inaugurate their celebrated "laundry" business in washing Montreal-Boston Copper on the New York curb.

Another rock in the road to fortune. The Title & Trust Company is advertising for sale the assets of the Erie Cobalt Silver Mining Company. Readers of these columns are quite familiar with the advice constantly reiterated here, to leave the shares alone.

Says the Financial World, New York:

A well meaning friend of the Financial World called us by telephone one day recently to advise us that the new bonds offered by the Autopress Company are in the hands of one of Mr. Kent Holmes' chief boomers. Mr. Kent Holmes was the gentleman who has been so successful in selling the stock of a lot of industrial enterprises whose merits always existed on paper, and never developed into anything substantial. If one of Mr. Holmes' chief lieutenants is handling the new bonds of the Autopress Company it is very likely that somewhere in the background will be found Mr. Kent Holmes himself.

Another Fort George, B.C., townsie springs into the limelight. It is called the Fort George and Fraser Valley Land Company, Ltd., with head office in Alberta. The policy of selling British Columbia lands in Alberta, and of allowing the people of British Columbia to select lots in Alberta from the convenient vantage point of British Columbia, is one that commends itself to land concerns. "Fort George, the Investor's Friend," is the heading of a full page advertisement of this company. Well, one has to choose one's friends carefully nowadays.

An official of the Penniac Gold Reef Mines Company, of Winnipeg, Man., writes to SATURDAY NIGHT objecting to the terms used in a Goldanddrossgram which referred to Penniac last week as an ultra-speculative buy. The official in question complains that, so far as he is aware, no expert from SATURDAY NIGHT has ever examined the property.

This is undoubtedly true. The same does not appear to be necessary after reading the prospectus. Here is a group of business men who make the statement in their prospectus—and ask the public to believe—that they have \$34,000,000 worth of gold in their claims. This \$34,000,000 of gold is owned by a company capitalized at \$3,000,000. Shares at par are \$1 each, and the existence of this amount of gold should give each share a value of about \$10. Instead of which, shares are being offered to the general public at so many cents—something under a dollar. What have you ever done to be treated in this princely fashion? The former owners of this \$34,000,000 worth of gold were willing to accept \$50,000 cash and a block of shares in the new company in exchange for the property. It is not common sense to suppose that any body of men are willing to hand over \$34,000,000 worth of gold in exchange for that much cash and shares. The prospectus falls also into the error of pointing to what the great mines of the world have done in the attempt to add some of the reflected prestige to their own shares, when as a matter of fact all their own shares have ever done is to be issued by the printer. The fact that the Treadwell mine paid \$17,000,000 in dividends has no bearing whatever—the prospectus to the contrary—on Penniac; in fact such recitation merely emphasizes the enormous gulf separating Penniac from the Treadwell performance. Penniac people ought to throw away their old prospectus and let a mining man prepare another.

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Further particulars will be furnished upon request.

PLAYFAIR, MARTENS & CO.,
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Bank Note Co. Merger.

The United Bank Note Company, organized in 1906 as a holding company for a majority of the stock of the American Bank Note Company and other printing and steel engraving companies, has been authorized by the Supreme Court of the State to change its title to the American Bank Note Company. The holding company early in the year acquired the last outstanding stock of the American Bank Note Company, and has taken over the physical property and good will of its former subsidiary, becoming the direct owner and operator of the properties. A circular to stockholders states that the company has changed its name to the American Bank Note Company.

A Windsor, Ont., despatch says checks for the sixth annual dividend declared by the Ford Motor Company of Walkerville were mailed to stockholders, at the rate of 100 per cent. Several Windsor men received checks for sums ranging from \$600

to \$5,000. The stock was freely offered only a few years ago at fifty cents a share, with few takers. During the first year's business the company paid a dividend of only six per cent., the second year the dividend was passed entirely, the third year ten per cent. was paid, the fourth year 28 per cent. Last year the stockholders received dividends at the same rate as they are now getting, viz., 100 per cent.

The suit of Governor Marshall of Indiana, to enjoin the Chesapeake & Ohio Railroad Company of Indiana from realizing on its \$40,000,000 mortgage of its Indiana property, the old Chicago, Cincinnati & Louisville Road, has been dismissed. Under the agreement the mortgage is to be cancelled, and the bonds issued thereunder are to be surrendered. A new mortgage is to be issued to secure a maximum amount of \$30,000,000 in bonds, which are to be used solely to pay for the railroad and properties appertaining thereto.

We have just issued our JULY BOND LIST

containing particulars of
bonds to yield from 4%
to 6%.

A copy mailed on request.

A. E. Ames & Co.

A. E. Ames H. R. Tudhope T. Bradshaw
Investment Bankers

TORONTO CANADA

City

of
Edmonton, Alta.,

Public School
District

4½% Debentures

Price Rate to Yield
4.40% to 4½%.

Denominations \$1000

Particulars Mailed on
Request.

Wood, Gundy & Co.

LONDON, TORONTO,
England, Canada

Carriage Factories Limited

Preferred Stockholders' Dividend
No. 4

NOTICE is hereby given that a dividend of 1½ per cent. for the quarter ended 15th July, 1911, being at the rate of 7 per cent. per annum on the paid up Preferred Stock of this Company, has been declared, and that the same will be paid on the 31st day of July to the Preferred Shareholders of record on the said 15th of July, 1911.

By order of the Directors.
W. F. HENEY,
Secretary.

DESIRABLE INVESTMENTS

Bonds of old established Canadian Industrial Concerns, with assets considerably in excess of bond issue and earning interest on same many times over, are regarded as a desirable investment. We can offer bonds of such a concern to yield an income of 6 per cent.

J.A. MACKAY & CO.

160 St. James St., MONTREAL
10 Meliada Street, TORONTO

INVESTMENT BONDS

Write for our investment list with Special Offerings of high grade Corporation bonds.

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Bond Co., Ltd.**

TORONTO MONTREAL
Royal Bank Bldg. Merchants Bank Bldg.
OTTAWA
Citizens Building

**McCuaig Bros.
& Co.**

Members Montreal Stock Exchange

A General Stock Exchange Business Transacted.
Investment Securities - Specialty.
Reports on any Canadian or American Securities furnished on application.

Our Weekly Circular of Thursday, July 13th, gives an analysis of the position of

Montreal Cotton Company
Copy mailed on request.

17 St. Sacrament St., MONTREAL.
Ottawa Granby Kingston
Sherbrooke Sorel

MONTREAL FINANCIAL

Montreal Controls "Toronto Street." Forget
Forces Higher Dividends.

THE shareholders of the Toronto Railway Co. at last seem to be coming into their own.

After years of waiting and effort, Rodolphe Forget was able, at a conference held in Toronto last week, with the support of just 69 per cent. of the shares of the company behind him, to persuade the adoption of a policy the result of which will be to give back to the shareholders a much larger proportion of the earnings of the company than they have heretofore received. That Mr. Forget's programme was accepted with little or no demur by the head officers of the company is the best evidence that they, too, were convinced that the shareholders are entitled to a greater share than they have been receiving in the past.

The argument used by Mr. Rodolphe Forget, and concurred in by a great majority of the shareholders, may be stated as follows:

Toronto Railway has been paying a very large proportion of its earnings to the city, a considerably greater proportion than any other railway in Canada, and possibly in America, has paid to the city in which it operates. The city had, as it were, the first call on the earnings of the concern.

The second call was necessarily for improvements and betterments.

The owners or shareholders of the company took the third and last place.

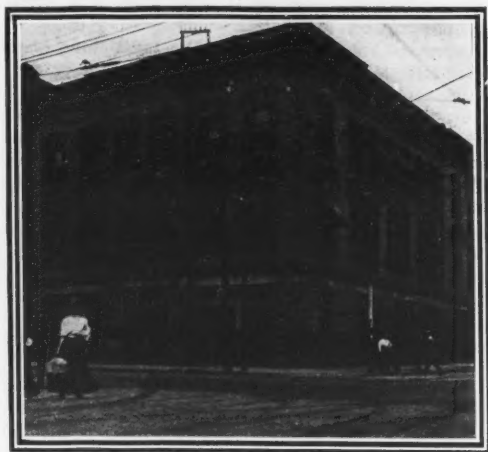
During the past year the company, out of its earnings, handed over to the city as its share \$760,000.

It spent in betterments over \$600,000, and it paid to its shareholders \$560,000.

The programme outlined by Mr. Forget and adopted by the directors of the company is that in order to recompense the shareholders for their long wait, and at the same time to provide the company with additional cash, the company would issue 50 per cent. more stock, increasing the capital to \$12,000,000, from the present \$8,000,000. Of this amount, however, it is proposed to keep \$1,000,000 in the treasury, issuing the other \$3,000,000. Of the amount to be issued, \$1,000,000 will be given as a bonus to shareholders, which would mean one free share to every eight now owned. In addition to this, each eight shares will be entitled to purchase two shares of new stock at par.

In other words, new stock would be issued in the proportion of three new shares to every eight of old, one of these new shares being a present, and the remaining two being purchasable at par.

In addition to this the dividend will be increased to



Head office, Toronto Railway Company.

has been for some time past, the large holdings accumulated by the Forgets and their customers having gone a long way towards establishing the stock on a more definite and permanent basis.

Among those who figure prominently in the list of shareholders in the Province of Quebec are the congregation of Notre Dame and the Caisse d'Economie. The first of these is a body of nuns, and the latter a savings and loan bank in the city of Quebec. Apparently this bank at first simply loaned funds, accepting the stock of the railway as collateral. Becoming interested, however, it later invested a portion of its profits in the stock of the company, until it eventually had accumulated some 1,300 shares, it is believed. It may be explained that the Caisse d'Economie is only permitted to invest profits in stocks of this nature, there being restrictions on the investment of the original capital.

In addition to this, a large number of shares of the company have been distributed amongst investors and speculators in Montreal and throughout the Province of Quebec, not alone through the offices of Rodolphe Forget, but through a number of the brokers of Montreal, until to-day but little Toronto Railway is owned in Toronto or in Ontario, while 69 per cent. is owned in Montreal and the Province of Quebec.

It will be interesting to learn that a very large portion



A CORNER IN THE TORONTO RAILWAY CO. POWER HOUSE.

The switches on the left control the supply of electric current to each section of the street car service. Facing the switches is one of the company's huge dynamos.

8 per cent. from the present 7 per cent. On the whole, therefore, the shareholders of the Toronto Railway will have made a very good thing out of their stock. That this programme is arousing opposition in Toronto, more especially among the civic authorities, there is no denial, but it remains to be seen what force this opposition will have. It has been claimed that there are technicalities by which the company may be called upon to obtain the consent of the city to a programme of this character. Should this be the case, there can be little doubt that other means will be found by which the shareholders will participate in the profits of the company to a greater extent than in the past.

It is interesting to recall how Rodolphe Forget, of Montreal, comes to be in control of the Toronto Street Railway. The story goes back a considerable number of years to the time when Rodolphe was in the old firm of L. J. Forget & Co. The Hon.

L. J. Forget, who died in France several months ago, had his attention drawn to Toronto Railway upwards of a dozen years ago, about the time Mr. James Ross dropped out and the Mackenzie interests became paramount. Senator Forget became convinced that the stock of the Toronto Street Railway was a good investment. As a result he acquired a considerable number of shares, not only on his own account, but on account of his customers in the Province of Quebec. Later, when Rodolphe Forget and the Senator parted company, each carrying on his own brokerage business, Rodolphe maintained his connection with the Toronto Railway. In fact, he practically took over all the business of a speculative character which L. J. Forget & Co. had been carrying. Toronto Railway at that time was perhaps more of a speculation than it

of this stock was accumulated in the vicinity of par. Such, it is believed, is the case with the stock owned by the two institutions mentioned above. Subsequently the price went down 10 to 20 points or more, but the stock was held throughout, and no doubt was added to considerably at the lower figures. Buying in Montreal, during the past year, and more especially during the past few months, has been very active, which will mean that the people of this province have been very considerably enriched by their faith in Toronto Railway.

Tenders have been received and opened by the City of Moncton, N.B., for a block of \$125,000 of their debentures. The debentures have been awarded to Messrs. Aemilius Jarvis & Company, Bond Dealers and Stock Brokers, of Toronto. Of this amount \$100,000 is being issued for a new water system. The debentures bear 4½ per cent. interest, payable semi-annually 15th January and July, and the principal is repayable at the end of forty years. A sinking fund is established which will retire the bonds at maturity. The City of Moncton is in excellent financial standing, having a small debenture debt as compared to its assessment. The value of assessable property is estimated at \$6,335,000 and the value of the city's assets \$1,041,522. A splendid supply of natural gas is obtained ten miles from Moncton, fifty million cubic feet per day being available at the present time. Moncton is the terminus of the Grand Trunk Pacific and the headquarters of the Intercolonial Railway, owned by the Canadian Government.

It is too early in the season to attempt to predict what kind of fish run the B.C. Packers Company will have this year. As yet few salmon have commenced to go up the rivers.

OPPORTUNITIES FOR THE RE-INVESTMENT OF MATURING SECURITIES AND JULY DIVIDENDS

Our QUARTERLY LIST of BOND OFFERINGS just published gives complete description of a selected range of GOVERNMENT, MUNICIPAL, CORPORATION and INDUSTRIAL ISSUES.

An investment may be had of \$100, \$500, or \$1,000 denomination—income yields as high as 6 per cent.

Each issue offered has been thoroughly investigated for our own purchase, affording the small and large investor like benefit in choosing a desirable security.

Copy sent on request.

**DOMINION SECURITIES
CORPORATION-LIMITED**
TORONTO. MONTREAL. LONDON. ENG.

THE ROYAL BANK OF CANADA

INCORPORATED 1869.

Capital Paid-up \$6,200,000
Reserve and Undivided Profits \$7,200,000
Total Assets \$95,000,000

HEAD OFFICE, MONTREAL

H. S. HOLT, President. E. L. PEASE, Vice-President and General Manager

165 Branches in Canada and Newfoundland.
Fifteen Agencies in Cuba and Porto Rico.

BRITISH WEST INDIES

BAHAMAS—Nassau; BARBADOS—Bridgetown; JAMAICA—Kingston;
TRINIDAD—Port of Spain and San Fernando.

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Princes Street, E.C.

NEW YORK CITY
68 William Street.

BUSINESS ACCOUNTS CARRIED UPON FAVORABLE TERMS
SAVINGS DEPARTMENT AT ALL BRANCHES

The Merchants' Bank of Canada

President - - - - - Sir H. Montagu Allan
Vice-President - - - - - Jonathan Hodgson
General Manager - - - - - E. F. Hebben

Paid-up Capital \$6,000,000
Reserve Fund and Undivided Profits 4,999,297
Deposits Nov. 30, 1910 54,710,044
Assets Nov. 30, 1910 71,600,058

1-8 BRANCHES IN CANADA.

General Banking Business transacted. SAVINGS DEPARTMENT at all Branches. Deposits of \$1.00 and upwards received and interest allowed at best current rates.

TORONTO OFFICES:

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Dundas Street

1400 Queen Street West (Parkdale)
Parliament and Gerrard Streets

Canada Starch Co., Limited

6% 1st. MORTGAGE GOLD BONDS

Due October 1st, 1930 Interest 1st April and October.
Subject to redemption at 110 and accrued interest after October 1st, 1915.
Descriptive Circular will be mailed on request.
Price—101 and Accrued Interest.

C. MEREDITH & COMPANY, Limited
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MARWICK, MITCHELL & CO.

CHARTERED ACCOUNTANTS (Scot.)

QUEBEC BANK BUILDING, 11 PLACE D'ARMES, MONTREAL

DAVID S. KERR, C.A. (Scot.) Resident Partner

MONTREAL WINNIPEG GLASGOW LONDON
NEW YORK PHILADELPHIA WASHINGTON NEW ORLEANS
PITTSBURG CHICAGO MILWAUKEE KANSAS CITY
ST. JOSEPH ST. PAUL MINNEAPOLIS SPOKANE
BOSTON.

Northwest Land Sales.

The Hudson's Bay Company for the past year shows the largest earnings on record accounted for by the land department. Land sales by the company made up \$548,557 out of total profits of £708,523, leaving £159,966 profit from the trading department.

U.S. Failures.

FAILURE returns for the half year in the United States are in keeping with the known conditions of business in that period, there being more failures in the last six months than in the like periods of last year or of 1909, but fewer than in 1908. Liabilities likewise exceed

those of last year and of 1909, but are far below those of 1908.

Compared with last year there are 9.7 per cent. more failures and 7.8 per cent. larger liabilities. The increase in number over 1909 is 5 per cent., and the increase in liabilities is 22 per cent., but the decrease from the after-the-panic year 1908 is 14 per cent. in number and 44 per cent. in liabilities.

The president of the Porcupine Gold Mines Co. announces that the Vipond Mining Co., Ltd., the stock of which is being offered for sale by the Security Co., Ltd., of Toronto, has no connection with the Vipond mine of the Porcupine Gold Mine Co.

Imperial Bank of Canada

DIVIDEND NO. 84

Notice is hereby given that a dividend at the rate of twelve per cent. (12%) per annum upon the paid-up capital stock of this institution has been declared for the three months ending 31st July, 1911, and that the same will be payable at the Head Office and branches on and after Tuesday, the 1st day of August next.

The transfer books will be closed from the 20th to the 31st July 1911, both days inclusive. By order of the Board.

D. R. WILKIE, General Manager.
Toronto, June 28, 1911.

When Travelling

CARRY YOUR FUNDS IN

Travellers' Cheques

ISSUED BY THE

Dominion Express Company

When Remitting

TO ANY PART OF THE WORLD USE

Dominion Express Company

Money Orders

AND

Foreign Cheques

TORONTO CITY OFFICES:

48 Yonge and 1330 Queen West

BRITISH AMERICA

ASSURANCE COMPANY

(Fire Insurance)

Head Office, Toronto

Established 1833

Assets, \$2,022,170.18

BUSINESS

Selling Campaigns

HAVE you an article or merit that has big selling possibilities? We plan selling campaigns that, if carried out on our lines, make big sales possible. Our plans give immediate profitable results.

BARNARD (5%) ADVERTISING SERVICE
15 years' experience.
Kent Bldg., Toronto, Can.
Tel. Main 1568.

A. G. FOWLER ROSS

Investment Broker

SUITE 65 and 66

BANK OTTAWA BUILDING
MONTREAL

OUR JULY LIST

of

Municipal and Corporation

Bonds yielding

4% — 7%

Mailed on request.

CANADIAN DEBENTURES CORPORATION

LIMITED

Home Bank Building
TORONTO, ONT.

Buying Mining Stocks on Margin a Dangerous Business for the Tenderfoot

WILL you kindly inform me if there is any risk in carrying stocks on margin as long as I have sufficient money to meet a decline in the value of the stock?

L. J. C.

Is there risk?

The purchasing of stocks on margin by the tenderfoot is about as dangerous a performance as carrying sticks of dynamite about in one's clothes. The two processes are not at all dissimilar. Some high explosive experts stake their reputation on the fact that the shock of impact alone will not explode dynamite. Recently in New York an official test was held. Sticks of dynamite were set up and were shattered with rifle bullets, not one of the sticks exploding. That proved to the assembled group that something more than a mere blow is needed to set off dynamite. On the other hand, a miner goes out with the stuff in his pocket, and is gathered in with a shovel later on.

One man will dip into the stock market on margin and come out of it with profits, while others rue the day they ever signed their names to a cheque put up as margin on a purchase—especially a marginal purchase.

It is suicidal anyway for a person who has not enough money to buy a mining stock outright, paying the full purchase price, to acquire it on margin.

If he has sufficient capital to buy outright he should do so, as all he loses would be three per cent. interest from the bank from which he has taken his money to make the full payment, whereas buying on margin, he will pay the broker six per cent. on the balance the broker has against him.

On the other hand, if the individual only has sufficient funds to put up twenty-five points margin, the strain of paying the six per cent. to the broker will come still harder on him in case he has to hold the stock for a long period.

Until they are firmly established—and even then—mines are always subject to disquieting reports and rumors. A selling movement will begin at any old time that a piece of news of adverse import becomes widespread enough in circulation to cause real alarm.

Concerning Insurance

Hamilton, Ont., June 30, 1911.

Editor, Concerning Insurance:

Dear Sir,—I would very much appreciate answers to the following questions:

(1) Is the City of Hamilton Fire Insurance Co. a reliable concern? I can find no reference to it in the Blue Book.

(2) Is there an American Order of Home Circles, and what is its standing?

(3) Is the Sons of England Society a safe one to place insurance with? Can they raise their rates after insured has taken policy and make the increase apply on existing policies?

(4) An organizer tells me fraternal insurance societies are "backed by the Government." He claims they are quite as safe as the regular insurance companies, and inspected, like them, by the Insurance Department at Ottawa. If this is right, does the Government issue a Blue Book giving their figures? I can find very little about societies in the Blue Book, and most of them are not mentioned at all.

Yours sincerely,

PROSPECT.

The City of Hamilton Fire Insurance Co. is a provincial company and its report does not appear in the Dominion Blue Book. The same is true of most fraternal societies. They will be found reported in the Ontario Insurance Report.

(1) This company is small. Its cash surplus to policyholders is \$2,321 when all unearned premiums are considered as a liability. It wrote a business of \$41,81 in 1910 and showed a profit of \$4,282. It seems to be run on conservative lines and now issues a policy without red ink variations.

(2) There is an American Order of Home Circles. It has no connection with the Canadian Order of the same name. We understand it is not licensed in Ontario and therefore it has no legal status in this Province.

(3) The Sons of England Society is writing insurance at rates considerably below those as fixed by the National Fraternal Congress and below Hunter's table, which is regarded by many a minimum of safety. We believe that an increase of rates is imperative in many fraternal societies. They can raise their rates after a policy has been taken and make the new rates apply on all policies. It has been done by the Workmen, Foresters and others. It is usually a sign of an improvement of management when you see the rates being placed on a business, a living basis.

(4) The organizer who tells you that any fraternal or other insurance company is backed by the Government is either deliberately misrepresenting facts or else he is too ignorant of insurance for you to be safe in buying from him. Some fraternal societies are putting their business on the same basis as the Government requires that all straight life insurance companies shall conduct theirs. All report to the Dominion or Provincial Insurance Departments, but these departments do not pretend to guarantee solvency, or proper management. In fact they both seem to be mere recording offices; neither department seems to busy itself particularly with the enforcement of the Insurance Acts, as this paper for some months back has shown repeatedly.

Editor, Concerning Insurance:

Dear Sir,—Will you kindly inform me through your columns if you know anything about The Canada Weather Insurance Co., head office Continental Life Building, Bay Street, Toronto?

J. N. G.

The Canada Weather Insurance has assets of \$35,926; liabilities, \$2,902; its income for 1910 was \$4,369 and expenditure \$11,908, a loss of over \$7,000. It is new in the business, and the business of weather insurance is comparatively new in Canada, so that it is impossible for us to form any opinion except from what the above figures show.

Cobalt, July 16, 1911.

Editor, Concerning Insurance:

I would deem it a great favor if you would inform me whether the Metropolitan or the Prudential Life Insurance Companies of United States are licensed to do business in this country.

J. G. M.

Both these companies are licensed to do business in Canada.

A special meeting of the shareholders of the Sherbrooke Railway Power Co., was held on July 13, to ratify the purchase of the assets of the Stanstead Electric Co. and the Eastern Townships Electric Co. It is understood that the purchase will give the Sherbrooke Railway & Power Co., control of the greater part of the district south of Sherbrooke.

The town of Orillia has passed a by-law to raise money to extend their transmission line to the Simcoe Railway and Power Company's plant in the Severn River.

Earnings of Toronto Railway for June were \$401,186, an increase of \$36,391.

Holders get scared and offer a block of shares below the market. The next fellow fears he knows not what, and goes a notch lower to get out with safety, and a slide of five to twenty points occurs before the public knows anything about it.

After it is all over, it is often found the alarm was groundless.

Supposing the same thing should occur with Beaver. A slight fire takes place, the power goes off, or some other untoward but perhaps not ultimately significant incident occurs. If Beaver lost ten points inside an hour, the great probability is that any broker who holds the stock on margin for a customer of whose financial standing he is not aware is unquestionable, will rush into the exchange and sell.

Every block or two sold puts the price down another notch.

If the marginal purchasers of Beaver woke up some day to find that the axe had fallen, and the price had made a loss of from ten to thirty points, they would also discover in all probability that the brokers handling their marginal deal had "sold them out."

The broker is under no obligation not to sell out at any time. In fact, many of them state on their letter heads that they will sell out any time they feel like it.

So, Mr. Questioner, if you happen to be a holder of any mining stock on margin, even if you have the money to take up your stock, there is risk. Your broker may not give you time to put it up.

He may be a nervous broker, apt to get panicky at the first appearance of distress.

Then, again, he may be of the sort who "bucket" trades; in other words, he never buys your stock at all, but takes the chance that sooner or later your special stock will decline. The "bucket" bets against you, and as the aforementioned stock gambler is always on the job and knows more of what is going on than you do, he stands ninety-nine chances of winning to your one. There may be no "bucketers" in the mining game in Toronto, and then again there may be. To a dead certainty, there are a lot of them in New York city.

Lead in Bank Clearings.

CANADIAN cities again lead in bank clearings, the gains the past week being very heavy, Edmonton topping the list with an increase of 66.8 per cent. The largest cities in the States showed decreases.

New York	\$1,737,335,000	D.	3.5
Chicago	273,577,000	D.	1.7
Boston	172,710,000	D.	5.7
Philadelphia	148,232,000	I.	.8
St. Louis	78,443,000	I.	6.3
Kansas City	52,667,000	I.	15.4
Pittsburg	50,097,000	D.	5.4
San Francisco	50,825,000	I.	7.1
Montreal	51,006,000	I.	6.1
Toronto	39,102,000	I.	15.0
Winnipeg	22,132,000	I.	18.3
Vancouver	10,032,000	I.	9.6
Ottawa	4,955,000	I.	34.1
Calgary	4,051,000	I.	37.4
Quebec	3,402,000	I.	32.2
Halifax	2,386,000	I.	15.9
Victoria	2,048,000	D.	4.9
St. John, N.B.	2,737,000	I.	13.1
Edmonton	1,851,000	I.	5.1
London, Ont.	2,343,000	I.	66.8
Regina	1,471,000	I.	5.7
	1,509,000	I.	5.3

ELSEWHERE in these columns will be found the details of the offering made by the Investment Trust Company of \$525,000 six per cent. collateral trust and refunding mortgage bonds of the International Milling Company. These bonds are offered at 98½ and accrued interest, to yield a little over six per cent. They are due in 1931, and the interest is payable semi-annually. Of the authorized capital there is now outstanding \$1,279,000 of common stock, \$1,995,400 of preferred stock, and \$1,732,000 of bonds. \$1,207,000 of bonds are held in escrow to retire underlying bonds. The International Milling Company as a holding company has acquired the plants of the International Milling Company of Minnesota and also those of the Canadian Cereal and Milling Company. There are thirteen properties entering into this merger of which eight are in the Province of Ontario. The combined capacity of these mills is 9,000 barrels of flour per day and 3,000 barrels of rolled oats.



SEELY B. BRUSH.

Mr. Brush, who was elected by acclamation Chairman of the Toronto Branch of the Canadian Manufacturers Association at the luncheon held at the Royal Canadian Yacht Club last week, was born in New York City. He came to Canada in 1876 to open a branch of his New York house, which was then in the fancy goods business. In 1881 he commenced the manufacture of corsets, which business he is now engaged in under the style of Brush & Co. He is well and favorably known to the manufacturing and business interests throughout Canada.

BANK OF HAMILTON

Dividend Notice

NOTICE is hereby given that a Dividend of two and three-quarters per cent. (eleven per cent. per annum) on the Paid-up Capital of the Bank, for the quarter ending 31st August, has this day been declared, and that the same will be payable at the Bank and its Branches on September 1st next.

The transfer books will be closed from August 24th to August 31st, both inclusive.

By order of the Board.

J. TURNBULL, General Manager.

Hamilton, July 17th, 1911.

THE BANK OF OTTAWA

ESTABLISHED 1874.

Paid Up Capital and Reserves - \$7,400,000

A JOINT ACCOUNT may be opened in the SAVINGS BANK DEPARTMENT in the names of two persons, either of whom can deposit or withdraw money.

Toronto Offices: 37 King St. East, Broadview and Gerrard, Queen and Pape, College St. and Ossington Ave.

RODOLPHE FORGET

Member Montreal Stock Exchange

83 Notre Dame West
MONTREAL

60 rue de Provence
PARIS, FRANCE

SAVE SAFELY

Having decided to spend less than you earn and to save the surplus, the next step is to deposit the surplus in a strong, safe financial institution, where it will be absolutely safe and earn a fair rate of interest. This should be done regularly and systematically. Whatever you can spare from your weekly or monthly income, if only a dollar, should be immediately deposited to your credit. Open an account now—one dollar will do it—and add to it at regular intervals. Saving will thus become a habit, and your surplus will be safe and growing. Compound interest at THREE AND ONE-HALF PER CENT. will be credited to the account.

CANADA PERMANENT MORTGAGE CORPORATION
TORONTO STREET, TORONTO. ESTABLISHED 1855.

THE STERLING BANK OF CANADA.

BRANCHES IN TORONTO:

Corner King and Bay Streets
Corner Adelaide and Simcoe Streets
Corner College and Grace Streets
Corner Queen Street and Close Avenue
Corner Dundas and Keele Streets
Corner Broadview Ave. and Elliott Street

SAVINGS DEPARTMENTS AT ALL BRANCHES

THE STANDARD LOAN COMPANY

We offer for sale debentures bearing interest at FIVE per cent. per annum, payable half-yearly. These debentures offer an absolutely safe and profitable investment, as the purchasers have for security the entire assets of the company.

CAPITAL AND SURPLUS ASSETS, \$1,340,000.00.
TOTAL ASSETS, \$2,500,000.00.

President: J. A. KAMMERER. Vice-Presidents: W. S. DINNICK, Toronto. R. M. MACLEAN, London, Eng.

Directors: RIGHT HON. LORD STRATHCONA AND MOUNT ROYAL, G.C.M.G. DAVID RATZ, R. H. GREENE, HUGH S. BRENNAN, J. M. ROBERTS, A. J. WILLIAMS.

Head Office: Corner Adelaide and Victoria Streets - - - TORONTO

SECURITY EARNING POWER EASY MARKETABILITY APPRECIATION OF CAPITAL

The careful Investor always makes these four points his first consideration.

Write us for particulars of investments combining these essentials.

ROYAL SECURITIES CORPORATION, Limited

164 St. James Street, Montreal, Que.

TORONTO QUEBEC HALIFAX LONDON, ENG.

Write for Our List of

INVESTMENT BONDS

MUNICIPAL PUBLIC UTILITY INDUSTRIAL

To yield from 4 per cent. to 6 per cent.

Warren, Gzowski & Co.

Members Toronto Stock Exchange

Traders Bank Bldg., Toronto 25 Broad St., New York

Some

Charles E. Ring, insured three of his

WE called a "Ring" for a typographer and a typographer read C. E. Ring, "I don't know C. E. Ring, who by insuring the class." Since then we now proceed requested them the statement.

Saturday Night

Dear Sirs,—Ring, of this class, statements of our client. The statement C. E. Ring, putting it over are in the doubt. We must insist of this statement a writ will be You

C. E. Ring, convicted of manslaughter, of Manfield, Ontario Government obtained in license

RING CL WAS NOT THAT HE COLLECT INSURING COMPANIES PROVE.

That this all the public

1. The New Ohio Insurance \$26,134, of owing prior assets are as thus its nominal force and a ing consideration and we fully payment of are now in some of the

2. The co and cannot It cannot be in Ontario. in existence so Ring says collects and on the prem pany, they omitted, that on the risk.

What a The Sup this company tual plan, as of the polic pay losses t the aggreg force."

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Some More Insurance That Does Not Insure Investments for Women

Charles E. Ring, whom we charged in the columns of SATURDAY NIGHT with selling insurance that was in the "doubtful class," demands an immediate retraction or threatens suit. We will now endeavor to accommodate Mr. Ring to the extent of showing just how doubtful some of this insurance is.

WE called attention in our column "Concerning Insurance," of recent date to the conviction of Charles E. Ring for selling insurance in unlicensed companies, and a typographical error was made in making the name read C. E. King. We corrected last week and stated: "I don't know of any C. E. King, but I do know of a C. E. Ring, who is at present putting it over the people by insuring them in companies that are in the doubtful class."

Since then we have received the following letter, and we now proceed to give the facts in the prominent place requested therein, but we are not prepared to withdraw the statement.

Toronto, July 15th, 1911.
Saturday Night, Limited, Saturday Night Building,
Adelaide Street, Toronto.

Dear Sirs:—We have been instructed by Mr. Charles E. Ring, of this city, to institute proceedings against you for libelous statements made in your issue of July 15th, 1911, concerning our client.

The statement mostly complained of is: "I don't know of any C. E. King, but I do know of a C. E. Ring, who is at present putting it over the people by insuring them in companies that are in the doubtful class."

We must insist on an immediate retraction and withdrawal of this statement in a prominent place in your next issue, or a writ will be issued against you.

Yours truly,

WHERRY AND BALFOUR, Barristers.

C. E. Ring appeared in the Police Court at Toronto and was convicted of selling insurance in the North American Mutual of Mansfield, Ohio, without registering the risk with the Ontario Government as a risk on which insurance could not be obtained in licensed companies.

RING CLAIMED IN HIS EVIDENCE THAT HE WAS NOT THE AGENT OF THE COMPANY, AND THAT HE HAD NO AUTHORITY TO INSURE OR COLLECT PREMIUMS, NEVERTHELESS HE IS INSURING AND SELLING INSURANCE, A GREAT PROPORTION OF WHICH IS IN UNLICENSED COMPANIES, AS WE CAN VERY READILY PROVE.

Hefty Companies These.

That this insurance is in the doubtful class we believe all the public will agree who consider these statements:

1. The North American Mutual, according to the latest Ohio Insurance Report, had on January 1, 1910, assets of \$26,134, of which \$9,276 is uncollected premiums, some owing prior to October 1, 1909, so that its real liquid assets are about \$17,000. Its liabilities are \$23,041, and thus its nominal surplus is \$2,719. It has \$2,301,471 in force and a surplus of less than \$3,000. It has been writing considerably in New Ontario through Ring and others and we fully expect to hear that it will "Welch" in the payment of losses. We have been informed that parties are now in that country endeavoring to settle losses for some of these unlicensed companies at 25c. on the \$1.

2. The company is not licensed in Ontario; it has not and cannot have a legal representative in this country. It cannot be served with legal process, nor can it be sued in Ontario. So far as the insured is concerned, it is not in existence in Ontario, not even to collect premiums so Ring says, although he either directly or indirectly collects and remits to them and receives his commission on the premiums. But as he is not the agent of the company, they can always plead, until the premiums are remitted, that they have not been paid and are therefore not on the risk.

What an Insurance Superintendent Says.

The Superintendent of Insurance of Ohio states that this company is incorporated to do business on the mutual plan, and that "the amount of the contingent liability of the policy-holders of this company to be assessed to pay losses represents an amount equivalent to five times the aggregate of cash premiums paid on insurance in force."

This means that the man who insures for \$1,000 in New Ontario and pays \$100 for his insurance, according to the law of the only State in which his contract may be enforced, is liable for another \$500 to assist paying losses of the company.

A virtually insolvent company, an absolutely unenforceable contract, an enormous contingent liability. No, Mr. Ring, we beg to state this kind of insurance is not of the doubtful class at all, it is undoubtedly bad to the extent of being putrid.

Under the circumstances, it is impossible for us to separate Ring and Carroll, for one plays at acting for the companies and the other pretends to be the representative of the assured. Both are busy selling insurance and

largely in unlicensed companies, and some of them the worst kind of trash.

The class of insurance sold by either Carroll or Ring, one or both, can be judged by the following companies taken from some placed by that Office:

British Union and National. The statement published in the Insurance and Financial Gazette, of Belfast, Ireland, as at March 31st, 1911, is:

Dummy assets £24,209
Unexpired risks reserve..... 13,620

Less Credit Balance £ 6,428
Deficit, 31,401

Paid up capital 26,000

Net Deficit £5,401

Or \$25,000 worse off than nothing.

Car and General:

Assets £116,860

Liabilities 179,726

Deficit £62,866

Capital paid up 22,215

Deficit £40,651

Or \$200,000 worse off than nothing.

These are only a few samples. These goods are being sold freely by these people and also by others. One other example is the Omnium, which is reported as follows, "have enjoyed a short, merry and eminently disgraceful career." They started in 1909 with a paid-up capital of £104,511 and has been taken over for £15,676 in fully paid-up shares in the United London and Scottish. The latter is one of the Carroll-Ring companies and shows its last statement a paid-up capital of about £40,000 impaired nearly £36,000, or a nominal surplus of about £4,000 to protect unearned premiums of £46,518. It is really over \$200,000 worse off than nothing.

It's Up to the Insurance Department.

We have a new Superintendent of Insurance in Ontario from whom, as yet, we have heard nothing. This department knows well enough, or should know, that this business of selling wild-cat insurance is being conducted openly and that the business done is enormous.

The Department at Ottawa has expressed itself that this business is illegal. Now who is to get after these people and put a stop to this game. If insurance departments are not organized and conducted to protect the public from such as this, then their existence is unwarranted. Not one of these companies we have mentioned, nor many more of those whose policies are dealt in in one way or another by Ring and Carroll could possibly qualify with the \$100,000 necessary to enter Canada; in fact they should have been wound up long ago in their own territory were not the officials in those fields as apathetic as our own appear to be.

Mr. Carroll Writes.

THE following communication, which explains itself, has been received from Mr. E. M. Carroll, president and managing director of The Insurance Brokerage and Contracting Company:

Toronto, July 17th, 1911.

Saturday Night, Toronto.

Gentlemen:—In several of your recent issues you have taken occasion to cast disparaging remarks on this corporation, due to the fact that we have been compelled to patronize non-admitted foreign insurers in order to afford protection to clients of ours who have been unable to procure reliable indemnity from licensed companies. You have even gone to the extreme of reflecting upon some of these non-admitted insurers as worthless wildcats. In this you are absolutely mistaken, and furthermore, permit us to impress upon you that this corporation never places insurance with non-admitted insurers if it is possible to obtain it through the regular admitted channels, and as far as patronizing wildcats is concerned, our president has a very keen sense of smell as to what is and what is not a wildcat, and we have never yet placed any of our clients in what we know to be a wildcat. Our interpretation of the term is a corporation with no legal existence and without any visible assets, and aside from patronizing wildcats we have succeeded, as is evidenced by the enclosed clipping, in breaking up the most notorious wildcat game that has ever been practised upon the insuring public. These brief remarks are handed to you in the hope that you may be charitable enough to give us a little credit for some of the good deeds that we have performed. We, ourselves, believe that we have performed a lot of good to the north country sufferers in providing them with thousands of dollars' worth of good reliable insurance, irrespective of where these insurers hail from, when the home insuring fraternity have absolutely blacklisted them, and positively refused to offer any protection. We are perfectly confident that every dollar's worth of liability represented by the policies that we have sold will be collected, which, you must confess, will go a long way towards relieving these unfortunate from their present predicament, and relieving the north country, which you have heretofore referred to in such glowing terms. There will be very little come out of the pockets of your eminently respectable "licensed institutions."

If you will be kind enough to give these remarks the same prominence as you have the reflections upon us, it will have a tendency to make us feel a little bit better towards you.

Very truly yours, E. M. CARROLL, President.

What Leading Stocks Yield.

Aemilius Jarvis and Company give the dividend yields on some of the leading stocks, as follows:—

STOCKS.	Price	Rate	Yield
Preferred	About	%	About
B. C. Packers, "A"	89	7	7%
B. C. Packers, "B"	95	7	7%
Burt, F. N.	118½	7	5%
Canada Cement	82½	7	8½%
Dominion Iron	105	7	6%
Dominion Coal	110	7	6%
Mackay	73½	4	5½%
Maple Leaf	100	7	7%
Penmans	85	6	7%
Rogers, W. A.	110	7	6%
Sawyer-Massey	90	7	7%
Common—			
Canadian General Electric Co.	105	7	6%
Canadian Pacific Railway	242	10	4%
Consumers Gas	194	10	5%
Dominion Steel Corporation	87½	4	7%
Duluth Superior	81	5	6½%
Mackay	89	5	5½%
Sao Paulo	178	10	5½%
Twin City	107	6	5½%
Rio de Janeiro	113	5	4½%

Shareholders of the Sovereign Bank at their annual meeting this week accepted the offer of the newly-formed company, International Assets Ltd., to take over the claims against the bank and to pay them partly in cash and partly in bonds. Bank shareholders provide the funds by subscribing for preference shares of International Assets Ltd.

Penmans Preferred, paying 6 per cent. and selling around 88 will yield nearly 7 per cent. on the investment. The company is one of the oldest woollen mills companies of Canada. The capital of the company is \$2,000,000 bonds, \$1,075,000 preferred and \$2,150,000 common stock. The 1910 statement of the Penmans Company shows that the company has earned over four times its preferred dividend. The balance brought forward from 1909 was \$402,005.33, which, with the profits of 1909, gives \$783,173.99 available for distribution. The general balance shows quick assets of \$1,397,717.20 against \$937,429 current liabilities, \$100,000 was carried to the reserve fund, which now amounts to \$300,000.

The following list of bonds shows the yield each returns at the purchase price quoted:—

BONDS.	Price	Rate	Yield
About	%	About	%
Burns, P. and Company, Limited	x104	6	5%
Canada Car and Foundry	x104	6	5%
Dominion Steel	x85	5	5½%
Dominion Coal	x88	5	5½%
Electrical Development	x84	5	6
Niagara, St. Catharines & Toronto Ry.	x100	5	5
Penmans	x92	5	5½%
Quebec Railway	x84	5	6
Rio de Janeiro	x99	5	5
Sao Paulo	x101	5	5
Steel Company of Canada	x100	6	6
Western Canada Flour Mills Co., Ltd.	x105	6	5½%

x, and interest; z, flat.

Five per cent. first mortgage gold bonds of the Dominion Coal Company, which is now an integral part of the Dominion Steel Corporation, are always available to purchase by those who demand good security coupled with a fair rate of interest. The denominations of these bonds are \$1,000 and \$500, so that some little capital is required for the purchase of even one. However, quite a few brokers nowadays are selling bonds, taking payment therefor on the instalment principle. There are outstanding \$6,205,500 of Dominion Coal bonds which are secured by a first mortgage on the real, leasehold and personal property, franchises, corporate rights and privileges of the company. The company's mines, which are situated in the Island of Cape Breton, constitute a valuable asset. They produce half the Canadian output of coal, and it is estimated the company owns some 400,000,000 tons of coal as yet unsold. The net earnings amount to over five times the annual interest on outstanding bonds, and altogether this security is sound, and a good purchase.

The recent issue of six per cent. bonds of the William Davies Company, Ltd., was exhausted a few days after offering. A. E. Ames & Co., now offer bonds of the International Milling Company to yield 5.80 per cent. at the price.

For the first four months of this year the net earnings of the Winnipeg Electric Railway Company, aggregate \$615,402, as compared with \$519,155 for the corresponding period of last year. The percentage gain for this period is 18.5 per cent.

The well-known engineering firm of Ross & Holgate, of Montreal, has been dissolved, and Mr. Holgate has joined the Cedar Rapids Power Co.



SIR THOMAS TAIT,

Who may be appointed to succeed Sir William Whyte as vice-president and director of western lines of the C.P.R. Sir William will, he announces, soon retire from this post.

WE OWN AND OFFER AT 98½ AND ACCRUED INTEREST, TO YIELD ABOUT 6 1-6 PER CENT., THE UNSOLD BALANCE OF

\$525,000.00

International Milling Company of Canada

LIMITED

(Incorporated under the Companies Act, Canada)

6% COLLATERAL TRUST AND REFUNDING MORTGAGE BONDS

Dated 1st June, 1911.

Due 1st June, 1931.

Principal and semi-annual interest (1st June and December), payable at the Merchants Bank of Canada, Toronto and Montreal.

DENOMINATIONS—\$100, \$500 and \$1,000

Redeemable as a whole at 105 and accrued interest on any interest date.

TRUSTEE:

INVESTMENT TRUST COMPANY, Limited

STATEMENT OF CAPITALIZATION

	Authorized.	Outstanding.
Common Stock	\$2,500,000	\$1,279,000
Preferred Stock	3,500,000	1,995,400
Bonds	2,000,000
In Treasury	250,000
Redeemed July 1st	18,000	1,732,000

Of the issued bonds \$1,207,000 are to be held in escrow to retire underlying bonds.

PURPOSES OF COMPANY:

The International Milling Company of Canada, Limited, will operate as a holding company, and has acquired all the outstanding shares of the International Milling Company of Minnesota, and over 80% of the shares of the Canadian Cereal & Milling Company, Limited. The above companies own and operate thirteen flour and rolled oat mills, located as follows: Three in Minnesota, U.S.A.; one in Iowa, U.S.A.; one in Moose Jaw, Saskatchewan, Canada, and eight in the Province of Ontario, Canada. The combined daily capacity of these plants is 9,000 barrels of flour and 3,000 barrels of rolled oats. The companies' plants are situated at points that will permit them to take the greatest advantage of the markets both of Canada and the United States, as well as of the foreign markets of Great Britain and European countries.

SECURITY BEHIND BONDS:

The Collateral Trust and Refunding Mortgage Bonds now offered are secured by the transfer to the trustee of all the shares of the International Milling Company of Minnesota, and over 80% of the shares of the Canadian Cereal & Milling Company, Limited. The remaining shares of the Cereal Company as they are acquired will be deposited with the Trustee, and become subject to the Mortgage. When the balance of the Cereal Company's shares are acquired these Bonds will constitute a first lien on all the assets of the Company now owned or hereafter acquired, subject only to \$1,207,000 underlying bonds, which are being annually redeemed by Sinking Fund. The total value of the fixed and liquid assets of the above companies which constitute the International Milling Company of Canada, Limited, is \$3,500,000, or twice the amount of Bonds outstanding.

EARNINGS:

The net profits of the constituent companies for their last fiscal year, according to the audit of Messrs. Marwick, Mitchell & Company for the International Milling Company, Limited, of Minnesota, and of Messrs. Riddell, Stead, Graham & Hutchinson for the Canadian Cereal & Milling Company, Limited, before allowing interest on borrowed money, but after allowing for extraordinary expenditures, repairs, renewals, etc., amounted to \$414,194, or about four times the interest requirements on the outstanding bonds.

The earnings for the past year show the position of the company as follows:—

Net Profits of constituent companies for their last fiscal year before paying interest on borrowed money	\$414,194
Bond Interest	103,920
Surplus Earnings	\$310,274

It is expected that the consolidated companies will effect economies and increase business in a way which was not possible for the individual companies acting independently and the present management estimate the net profits should run from \$350,000 to \$500,000 per annum.

MANAGEMENT:

The men who have made the management of both companies particularly successful in the past will continue at the head of their respective companies, and the Board of Directors will include five practical millers. The latter are J. D. Flavell, of Lindsay, Ont., President of the Canadian Cereal & Milling Company; F. A. Bean, of Minneapolis, President of the International Milling Company; George E. Goldie, Vice-President and Managing Director of the Canadian Cereal & Milling Company, Limited and W. L. Harvie, Secretary, and F. A. Bean, Jr., Vice-President respectively of the International Milling Company.

We would be pleased to forward special circular giving full particulars regarding the Company. Owing to the unsold portion of the Bonds being limited, applications should be made as early as possible, in order to ensure allotment. Orders may be telegraphed at our expense.

INVESTMENT TRUST COMPANY

LIMITED

MONTREAL

TORONTO

LONDON, ENG.

Royal Bank Building



LT.-COL. FRANK S. MEIGHEN.

Son of the late Robert Meighen, who succeeds his father as president of the Lake of the Woods Milling Company. F. G. Meighen was the unanimous choice of the directors, who met to fill the vacant office. Lt.-Col. Meighen has been a director of the company for several years, having also occupied the position of treasurer.

NATIONAL TRUST CO.

LIMITED

J. W. FLAVELLE,
PresidentW. T. WHITE,
General Manager

Capital and Reserve - - - \$2,500,000

Wills naming the Company Executor may be left for safe-keeping in our Deposit Vaults free of charge. Write for Booklet containing forms of wills.

OFFICES:
Toronto Montreal Winnipeg Edmonton Saskatoon Regina

INCORPORATED 1855

THE BANK OF TORONTO

Paid-up Capital \$4,000,000
Reserved Funds 4,944,777
Assets - - - 50,000,000

Our ample resources, long experience and wide connections combine to provide an unexcelled banking service for business men. Savings Accounts opened, interest added to balances half-yearly. Joint Accounts opened, the money in which may be withdrawn by either of two persons or the survivor.

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Adjusters of Fire Losses for the Assured only, acting solely in the interests of the People.

Examine and report on insurance, and assist in the adjustment of Fire Losses. Our business is to get you a square deal.

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THE METROPOLITAN BANK

Capital Paid up \$1,000,000.00
Reserve Fund 1,250,000.00
Undivided Profits 104,696.33

DIRECTORS:

S. J. MOORE, President. D. E. THOMSON, K.C., Vice-President.
Sir William Mortimer Clark, K.C. Thomas Bradshaw. John Firstbrook. James Ryrie.
A General Banking Business Transacted. Head Office: Toronto
Nine Branches in Toronto. Savings Bank Department at Each Branch. W. D. Ross, General Manager.

In Re-investing

Safety, Earning Power and Eventual Profit are your requirements. We can help you find them.

Greenshields & Company

MEMBERS MONTREAL STOCK EXCHANGE

16 St. Sacrament St., Montreal. 39-41 Friars House, London, E.C.

A Comparison of Big Banks

By H. M. P. ECKARDT

A RECENT dispatch from Chicago told of the acquisition of the Hibernia Bank of that city by the Continental and Commercial National Bank, and then proceeds to state that the consolidation thus effected would challenge the National City Bank of New York for the distinction of being the biggest bank in the United States. However, it should be observed that the officers of the Continental and Commercial, in acknowledging the truth of the reports, that the Hibernia Bank had been acquired declared that it was their intention to operate it as a separate institution. So, if the figures of the bank just acquired are not incorporated in the balance sheet of the purchasing bank, it would appear that the leadership of the City Bank of New York is not immediately threatened.

PRIOR to last year the First National Bank was the biggest bank in Chicago. This bank is under the direction of Mr. J. B. Forgan, who got his initial training as a banker in the Bank of Nova Scotia. The amalgamation of the Continental National with the Commercial National, however, created a bank which surpassed the First National in the matter of total assets by some \$63,000,000. Since 1907 the Continental National and the Commercial National have absorbed four banking institutions. It is always interesting to compare the growth of these large banking institutions in the United States with that of our own Canadian banks. Taking them during the past four years the banks now at the head of the list in the two countries have developed as follows, in regard to capital and surplus and total assets:

ican banks show the higher ratio. In fact their ratio is double that shown by the nine Canadian banks. It is to be remembered, however, that the Continental and Commercial National of Chicago accounts for nearly half of the total increase shown by the American banks, and this has been in large part due to absorption of other banks. The prospects are for a rapid increase of capitalization among the Canadian banks in the next few years.

The comparison in regard to total assets is especially interesting, inasmuch as it shows how the race for leadership in respect of size is progressing. Taken as a whole, the nine Canadian banks show a somewhat higher ratio of increase, but it is to be remembered that the nine American banks benefited more largely from absorptions of smaller banks. The Royal is the only one of the Canadian banks here considered which had its figures swollen by an absorption in the four year period. The Royal, of course, the large increases of proprietors' capital reported by the United States institutions served in all cases to bring about corresponding increases in the total resources.

If we place the leading Canadian bank against the leading United States bank it is seen that the Canadian institution gained ground in the interval. Total assets of the Bank of Montreal increased \$54,122,000, while those of the National City increased \$40,513,000. Four years ago the National Bank of Commerce in New York ranked well ahead of the Bank of Montreal. Now they are practically even. The increases shown by the Canadian banks are remarkably even, and it is a practical

National Banks.		Capital and Surplus.		% of Increase.
		Mar. 22, '07.	Mar. 7, '11.	
City, New York	\$45,000,000	\$50,000,000	\$5,000,000	11
Commerce, New York	35,000,000	35,000,000	0	0
Continental and Commercial, Chicago	9,000,000	28,000,000	19,000,000	211
First, New York	25,000,000	25,000,000	0	0
First, Chicago	14,000,000	20,000,000	6,000,000	43
Park, New York	10,000,000	15,000,000	5,000,000	50
Chase, New York	9,000,000	10,000,000	1,000,000	11
Hanover, New York	10,500,000	15,000,000	4,500,000	43
Shawmut, Boston	7,500,000	7,500,000	0	0
	\$165,000,000	\$205,500,000	\$40,500,000	25
Canadian Banks.		Capital and Surplus.		% of Increase.
		Mar. 31, '07.	Feb. 28, '11.	
Montreal	\$25,400,000	\$26,400,000	\$1,000,000	4
Commerce	15,000,000	17,000,000	2,000,000	13
Royal	8,200,000	12,200,000	4,000,000	59
Merchants	9,000,000	10,000,000	1,000,000	14
Dominion	9,000,000	9,000,000	0	0
Imperial	9,495,000	11,445,000	1,950,000	21
Nova Scotia	8,250,000	9,294,000	1,044,000	13
British North America	7,105,000	7,519,000	414,000	6
Toronto	8,464,000	8,750,000	286,000	3
	\$99,613,000	\$113,599,000	\$13,986,000	14
Total Assets.		Capital and Surplus.		% of Increase.
		Mar. 31, '07.	Feb. 28, '11.	
Montreal	\$164,311,000	\$218,433,000	\$54,122,000	33
Commerce	116,661,000	152,882,000	36,221,000	31
Royal	45,303,000	93,123,000	47,820,000	106
Merchants	52,524,000	70,109,000	17,585,000	33
Dominion	50,256,000	61,795,000	11,539,000	23
Imperial	45,611,000	61,401,000	15,790,000	35
Nova Scotia	37,287,000	53,534,000	16,247,000	44
British North America	49,501,000	50,369,000	868,000	2
Toronto	36,699,000	49,409,000	12,710,000	35
	\$598,153,000	\$811,055,000	\$212,902,000	36

Taking these figures on the whole, it is seen that as regards increase of capital and surplus the nine American banks show the higher ratio.

Personal property worth approximately a billion dollars has been discovered by Chicago tax assessors this year. Tax values are \$333,333,000, compared with \$188,240,716 last year. Fully \$98,000,000 has been found in the south town, leaving \$90,147,000 for the other towns.

An investigation to determine whether the International Harvester

Company has violated the anti-trust, interstate commerce or National Banking Association laws, and "whether it has entered into relations in violation of the law with other persons, firms or corporations" is proposed in a resolution introduced in the House of Representatives by Representative Lobeck, of Nebraska.



CARRIAGE FACTORIES, LIMITED

6% FIRST MORTGAGE BONDS

Due 1940.

Interest payable Half-Yearly.

Price :- Par and Accrued Interest

CANADA SECURITIES CORPORATION

LIMITED

179 St. James Street

MONTREAL

THE STANDARD BANK

OF CANADA

DIVIDEND NO. 83

Notice is hereby given that a Dividend of THREE PER CENT. for the current quarter ending the 31st July, 1911, being at the rate of TWELVE PER CENT. PER ANNUM upon the Paid-up Capital Stock of this Bank, has been declared, and that the same will be payable at the Head Office of the Bank and its Branches on and after TUESDAY, the 1st of August, 1911, to Shareholders of record of the 31st July, 1911.

Toronto, 20th June, 1911.

By order of the Board,
GEORGE P. SCHOLFIELD, General Manager.

To Travellers and Tourists

Letters of Credit and Travellers' Checks issued payable in any part of the World. If you contemplate a long trip abroad, the cheapest, safest and most convenient method of providing yourself with funds is by the purchase of either a Letter of Credit or Traveller's Check. They can be obtained at any branch of the

NORTHERN CROWN BANK

President Sir D. H. McMillan, K.C.M.G.

Vice-President Capt. Wm. Robinson

Jas. H. Ashdown H. T. Champion Frederiek Nation

D. C. Cameron W. C. Leistikow Hon. R. P. Roblin

V. F. Cronyn, Supt. Eastern Branches and Manager Toronto

BONDS

INVESTMENT SECURITIES

A SPECIALTY

CORRESPONDENCE INVITED

The Metropolitan Securities Agency, Limited

160 St. James Street,

MONTREAL

F. H. Deacon



J. C. Fraser

Study

Investment Opportunities

Get yourself into the habit of informing yourself as to the standing of securities and the enterprises back of these securities.

Then, when the time comes to make your investment, instead of doing so in absolute ignorance or from newspaper reports, you will have formed your judgment as to several securities which seem promising to you. Present this data to your investment house. Let it review your selections—eliminating such securities as, from their knowledge, would be poor investments, indicating the best of your choice and perhaps suggesting others that they know to be good. The final choice then will be in your hands. This is the truly broad and conservative way to invest. That you may so study securities, arrange to be put on the mailing list of a reliable, successful and progressive investment house.

Our Security Reports

are sent from time to time, as issued, to our clients and to those who, as possible investors, wish to keep informed on securities dealt in on all markets. Being based on statistical record and information founded on close touch with immediate and pending business conditions, they can be of great service to intending purchasers or those desirous of profiting by conditions to sell to advantage and re-invest to further advantage. May we not put your name on this list? It will obligate you to nothing and will be of undoubted value to you.

F. H. Deacon & Co.

Members Toronto Stock Exchange

Investments

97 Bay Street

Toronto, Canada



CURATOR CLARKSON has a reputation for business integrity. He is the acknowledged friend of square dealing. As such he may find himself in an embarrassing situation owing to the utterly unwarranted statements being made with reference to his reports on the Keeley Mine in South Lorrain, upon which Farmers' Bank shareholders are relying for relief.

Mr. Clarkson has a duty to perform—and he will perform it. At the same time he cannot lend his endorsement to utterances of the Toronto and Montreal press—utterances of this sort; "the famous Keeley" . . . "has suddenly loomed up as a genuine gold mine" . . . "Engineers" . . . "have reported most favorably on the mine. If no disappointment intervenes, the shareholders may be relieved of at least a portion of their double liability." . . . "An official intimately connected with the property definitely stated that the bank curator will proceed with the work of development in the interest of the shareholders, and will not sell the mine unless a large price" is offered. . . . "The price will have to be over a quarter of a million to ensure acceptance" . . . "THE FOUNDATION FOR THE NEWLY ARISEN HOPES OF THE CURATOR AND OTHER FINANCIAL INTERESTS INVOLVED IN THE ISSUE OF THE MINE, IS IN PART THE PROXIMITY OF THEIR PROPERTY TO THE WETTLAUER MINE, CONTROLLED BY THE LEWISSOHN INTERESTS, THROUGH THE MINES SECURITIES COMPANY OF NEW YORK. IT IS OFFICIALLY STATED THAT THERE IS \$1,000,000 WORTH OF GOLD ON THE WETTLAUER DUMP, BESIDE THE SHAFT, AND THAT FURTHER PROSPECTING ON THE PROPERTY HAS REVEALED UNEXPECTED RICHES, WITHIN THE PAST FEW WEEKS A DIVIDEND OF 5 PER CENT. ON WETTLAUER STOCK HAS BEEN DECLARED. LYING IN SUCH CLOSE PROXIMITY TO A PROPERTY OF PROVEN PRODUCTIVENESS, THE ENGINEERS SENT UP TO INVESTIGATE THE KEELEY HOLD OUT HIGH HOPES OF PROFIT."

"Lying" here is a matter of "Proximity." Obviously Curator Clarkson would not draw any deductions of this character. As obviously some one boosted the Wettlaufer as a "gold mine" with "\$1,000,000 worth of gold" on the "dump." Heretofore the Wettlaufer has been considered to be a silver mine of which its engineers allege that there is a little more than a million dollars worth of ore all developed in the mine, including what is on that wonderful "gold dump."

Why the Wettlaufer and the Keeley are linked so suspiciously, Curator Clarkson need not explain. He would not value the Keeley relatively to the Wettlaufer. It will probably be disclosed that the comparison and the deductions emanate from those who would embarrass Mr. Clarkson and who would magnify the importance of the Keeley and the Wettlaufer, upon the latter of which the report of the engineers was published in full in SATURDAY NIGHT. The Wettlaufer has no more to do with the Keeley position than Crown Reserve has with Silver Leaf. Keeley may work out satisfactorily but the "official intimately connected" with it—who did not disclose his identity and who talks so recklessly—takes the speculative view, which is what brought certain Keeley owners to book and induced other owners to vamoose.

IF proof was required confirming the statements of SATURDAY NIGHT that W. B. Thompson, of New York, who made a large sum out of the La Rose market operation, is the moving spirit in Wettlaufer and the Mines Company of America, it is provided in the following:—

Wettlaufer Lorrain Silver Mines, Ltd., at a meeting of directors held to-day (June 27th) declared a regular quarterly dividend of 2½ per cent. and 2½ per cent. extra, payable July 20th, to stockholders of record on July 10.

H. F. J. Knobloch.
Mines Company of America at a meeting of directors held to-day (June 27th) declared a regular quarterly dividend of 2½ per cent., payable to shareholders of record on July 10.

H. F. J. Knobloch.
Those familiar with the internal affairs of these companies will accept this evidence. It is more than a coincidence that the exit of Mines Company of America from Rea Mines of Canada is celebrated by the declaration of a dividend, and that the announcement of an extra on Wettlaufers of Canada follows on repeated assurances emanating from New York brokerage houses that "Wettlaufer is a good thing." It may be that Wett-

laufer is a Canadian proposition of merit—to which a measure of suspicion attaches because of its latest sponsors.

THE cash position of the McKinley-Darragh Company as of June 15th, immediately prior to the distribution of 15 per cent. July 1st, cannot be said to be as strong as it was at the close of the second half of 1910. Relatively the position was:—

	Dec. 15.	June 15.
Cash on hand	\$583,934	\$383,024
Ore at smelters	266,522	115,000
Ore on hand and ready	19,200	\$8,500
	\$869,656	\$507,124

After meeting the dividend the company now will have something like \$350,000 in cash and ore ready to ship, as against the comparatively stronger showing at the beginning of the year. In explanation of this it is stated that the company have paid three dividends in 1911, amounting in all to 45 per cent. One or two of those dividends, however, was earned in 1910. During the five and a half months reported on, it is said the company produced 1,120,000. This result was accomplished notwithstanding the shortage of power, and it would seem as though the silver production for the entire year will be about what it was in 1910, or slightly less. Development at the Savage mine of the company is proceeding and the ore reserves there are increasing.

AN announcement made by the Porcupine correspondent of the Financial News of London is both ludicrous and dangerous. "Gold is, of course," the correspondent declares, "the predominant feature, but there are rumors of big iron and coal deposits; but further prospecting will be necessary to prove the genuineness of these reports." . . . "The gold discoveries are so rich and the field of such wide extent, and its extent not yet defined, that there is ample room for everybody, and every capitalist coming into the camp has just as good a chance of picking up a 'Hollinger' or a 'Dome' mine as the first man who prospected there." The delirium manifest in the foregoing must not become epidemic. "Ample room for everybody" forsooth! Yes, if they will visit the consequences upon those responsible for such utterances.

NEW York Curb brokers are advising their clients to sell Nevada shares and to buy Porcupines. As it was those brokers who sold those Nevada shares the urgency of the suggestions regarding Porcupines in general conveys an admonition. Forget it!

THE other day it was seriously contemplated to present the owner of the Schumacher Veteran Claim with anything between \$400,000 and \$600,000 in cash and from \$500,000 to \$750,000 in shares. What has become of the negotiations is not of public knowledge, but the terms hold the altitude record at Porcupine. Schumacher would have the equivalent of 1,800,000 shares, besides which the promoters must provide working capital, make a market and leave sufficient shares in the treasury to buy a plant. Some are born lucky and others foolish.

OFFICIAL returns for the Witwatersrand for 1910 give £29,900,359 as the value of the gold recovered from 20,543,750 tons crushed. This means that mining financiers have been able to produce more than a third of the world's gold from ore worth about \$7 per ton. When Porcupine mining capitalists are willing to block out sufficient \$7 ore and equip their mines with plants large enough to win profits from it for shareholders, Northern Ontario will not be at the mercy of the speculating banditti.

A bush fire and no insurance superimposed upon a premature "boom" has played havoc with the market managers

RELUCTANTLY the admission is being made by those who would have it otherwise, that "the public are not in Porcupine." The volume of public participation in the market for Porcupine shares, in other words, is not what it was expected to be. Thrice told tales of "discoveries" of "free gold" fail of effect in the light of past experience. Too frequently the extravagant misrepresentations of promoters have cost the public more than could be afforded. It is clear that the policy pursued by SATURDAY NIGHT, however severe upon the gen-

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Q The practice of purchasing Debentures, on the part of business men, is becoming more and more popular each year, and we are certain that, when a business man, who has not previously so invested, understands this plan and its satisfactory results, he will readily adopt it.

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eral interest, is beneficial as an educational force, and there is a chance that losses will not be so widespread as they would have been had mischief-makers been allowed to pursue their course with impunity.

Even now losses in speculation have been incurred that will not soon be recovered. More has been placed to debit than Porcupine will produce for the next few years. Promoters, as usual, take a large first profit, but the indiscriminating purchaser cherishes his script and the foreboding hope that market reverses will shortly be righted and the position enable him to get out.

For example, there are the West Dome, Foley O'Brian and the Crown Chartered. It is to be said of the

but the most productive vein has petered out, and it is not improbable that the others will in the near future, as they are patchy. It is not to the credit of the Temiskaming board that it has denied these facts to the public. Clearly there has been secrecy until those who had access to important information got out.

"Goodwill" Item Disappears.

ALTHOUGH the last statement made public concerning the Dr. T. A. Slocum Co., Ltd., included among its assets the sum of \$100,000 for goodwill, the advertisements offering for sale to the highest bidder whatever is left of the company make no mention of either goodwill or "advertising" as being tangible realities for which he who wants to buy the concern will have to pay. The liquidator will receive tenders up to August 1 from those desiring to bid. The assets, as compiled by the liquidator, are composed of real estate, buildings and premises in the city of Toronto, subject to three mortgages amounting to about \$21,375, machinery, plant and stock-in-trade valued at about \$15,433.95, the formulae of the company, and such agency rights as the liquidator may possess.

If the purchaser of this business pays nothing for either goodwill or "advertising" is or is not the deficit larger than the \$1,868.77, which it was recently announced, was the difference between the assets and the liabilities of the Slocum Company?

"Opportunity" Unfolds His Dream of Wealth

Writer of Munroe-like literature who offers to double your money turns out to be an employee of North American Bonds Co.—itself in the doubtful class.

THE North American Bonds Company which started to make a quick fortune by selling lands in "Central Park," Wainwright, Alta., where there was little or no sign of a Park, is blossoming out in another direction. It appears that the T. C. Ansell who took up a page in the Winnipeg Telegram of June 19 with an enticing advertisement offering to double the money of whoever responded, is simply the paid advertising writer brought over from the United States for the North American Bonds Co. Ansell did not advertise under his own name. He styled himself "Opportunity" in his advertisement, and he used all the approved terms of the financial charlatan. Those who answered the advertisement received a very lengthy communication which was written with the idea of hypnotizing the ignorant into imagining that the savings banks were deluding them into accepting a small interest return on their deposits, when they might be making real big profits.

George Graham Rice or George Munroe never did anything more picturesque than Ansell's letter. Credit is due the Winnipeg Saturday Post not only for getting after the North American Bonds Co., but also for identifying Ansell with that concern. At the present time Ansell—who styles himself "Financial Adviser" on his letterheads—is in the position of being thrown down by L. M. Delbridge, President of the North American Bonds Co. Delbridge says Ansell wrote all the lies which appeared in connection with the offering of Wainwright lots. In his letter to those eager to double their money, Ansell lays down his scheme. This is to purchase the leasehold estate consisting of lots 4 to 12 inclusive on Notre Dame East, Winnipeg, at the price of \$417,000 including buildings, all rented, which are worth \$100,000. Ansell says the security is absolute, that rents could easily be increased ten per cent. and might be increased thirty per cent. The company Ansell is promoting to buy this land, he says, has a lease from the owners, the Roman Catholic Church, giving the company the first option to buy. In event of the company not wishing to purchase outright, the lease may be renewed at the end of each 49 years, amounting practically to a lease in perpetuity. The Winnipeg Post investigated and found that the Church was willing to lease the property for 49 years, but it has no intention of setting a hard and fast rental price at this time to prevail at the end of the 49-year period. In other words, when the term expires, the owners will ask Ansell and his "investors" to increase the rental, and doubtless the increase would be pretty stiff. Why should it be otherwise? If this Notre Dame property is capable of earning twenty to fifty per cent. more than it is returning to-day, why should not the real owners get the benefit? The great possibility is that Ansell and his band of "investors" would be met at the expiry of the first term by a demand for rental from the owners that would knock Ansell's dream of doubling people's investments into a cocked hat. To further put Ansell's scheme where it belongs, it may be stated that whereas Ansell crows over his cleverness in getting this leasehold land at the price of \$600 per foot, real estate experts say that as freehold \$400 per foot would be a fair price for it.

Where are all the fakers in Canada coming from?



DR. J. S. ISLAND,

President of the Island Smelting and Refining Co., Ltd., Toronto. If tests of the cost of the island process are satisfactory, Sir Donald Mann will form a \$10,000,000 company and use the process commercially.

West Dome that its controlling spirits have recognized the cross-purposes prevailing in the property and the organization of the company. Mr. Heinze has shown that he is an unsafe leader. He knew what he was doing when he promoted a company before his titles were clear. His fractions have proved him to be a vulgar individual when it comes to dealing with constructive mining.

Those who financed him cannot evade their share of the blame, for had they insisted upon sound terms they could have taken their profits on the promotion with better grace. Instead of this the promotion syndicate gave Mr. Heinze his "bit," took what was allotted them at a liberal discount and are generally supposed to have run no risk. Notwithstanding the depreciation in West Domes, the promotion syndicate could realize at current quotations, and still pocket a handsome profit. Yet there is no guarantee to holders that their titles will be perfected in a manner warranting the capitalization of West Dome.

Equally reprehensible were the methods employed by the Foley-O'Brian contingent. That company was valued at \$3,000,000 before there was ore worth 10 per cent of that amount in sight. A prominent New York Stock Exchange house was the instrument with which public support was obtained—and the distribution was so bunglingly done that underwriters immediately "ratted." Putting the public losses in this instance at a million dollars, and the shrinkage in West Domes at nearly that, there remains the Crown Chartered concern. In connection with the latter, its owners either deliberately distributed their shares before they had any justification for so doing, or they were ignorant of the situation at their properties. Until now not a share of Crown Chartered ought to be in circulation.

These three companies are not singled out because they are exceptional as glaring examples. They are part of "the system," markers in "the game," illustrative of the pleasures and displeasures of anticipation. Pearl Lake might be cited as another instance. A small portion of its property has disclosed ore bodies of value. Public monies have been obtained with which to prosecute development—and now the impression is, that several claims in that locality are to be amalgamated, possibly with a view to another bite out of the public. Abstinence by the public from speculation in "job lots" will have the same influence as the hair of the dog that bit one. *Similia similibus curantur.*

THE Temiskaming directors have issued a statement that does not fully satisfy the public, or those who have held on to their shares while insiders apparently have been unloading. There is a net surplus of \$310,000.



THE ISLAND SMELTING AND REFINING COMPANY.

The chlorine generator, which develops chlorine gas to reduce metals to soluble state. The Island Company has expended about \$70,000 on its plant at Brock Avenue and Florence Street. The company has its process patented in 19 countries, and has patents applied for on a filter press, and on this generator, all devised by Dr. Island.

CUNARD LINE

Canadian London Passenger Service.

From Southampton. From Montreal for London.
 July 11..ASCANIAJuly 29
 July 25..ALBANIAAug. 13
 Aug. 8..AUSONIAAug. 26
 Aug. 22..ASCANIASept. 9
 Passage Rates: Cabin (called Second), \$45.00 and upwards. Third Class, British East, \$29.00; prepaid, West, \$23.75.

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 THE ROBERT REFORM CO., Limited
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From Glasgow. From Montreal.
 July 14..CASSANDRAJuly 29
 July 22..ATHENIAAug. 5
 July 29..SATURNIAAug. 12
 Aug. 12..CASSANDRAAug. 26
 *Steamers fitted with Refrigerators.
 Passage Rates: Cabin (called Second), \$47.50 upwards. Third Class, Eastbound, \$29.00; Westbound, \$30.00.
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 AGENTS.

AMERICAN LINE

New York, Plymouth, Cherbourg, Southampton.
 New York ..July 22/ Philadelphia Aug. 5
 St. Paul ..July 29/ St. Louis Aug. 12

Atlantic Transport Line
 New York—London Direct.
 Minnehaha ..July 22/ Minneapolis Aug. 5
 Minnewaska ..July 29/ Minnetonka Aug. 12

RED STAR LINE

London Paris, via Dover—Antwerp.
 Kronland ..July 22/ Finland ..July 29

WHITE STAR LINE

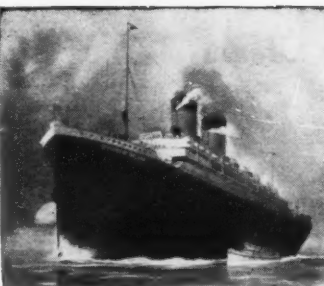
New York—Queenstown—Liverpool
 Cedric ..July 22/ Celtic ..Aug. 5
 Baltic ..July 29/ Adriatic ..Aug. 10
 New York, Plymouth, Cherbourg, Southampton.

Oceanic ..July 19/ Majestic ..Aug. 2
 Olympic ..July 26/ Adriatic ..Aug. 9
 WHITE STAR-DOMINION LINE
 Laurentic ..July 22/ Megantic ..Aug. 5
 Teutonic ..July 29/ Canada ..Aug. 12

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 Lake Manitoba ..July 20th
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 Special sleeping car to the ship's side
 leaving Toronto at 10.30 the evening
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Will leave Montreal 7.30 p.m. daily, except Saturday, for Quebec, Lower St. Lawrence Resorts, Moncton, St. John, Halifax, the Sydneys.

DIRECT CONNECTION FOR PRINCE EDWARD ISLAND.
 "Maritime Express" will leave at 8.15 a.m. daily for Quebec, Campbellton; daily except Saturday for St. John and Halifax.

Grand Trunk Expresses from Toronto make direct connection at Bonaventure Union Depot, Montreal.



1000 Islands and return.....\$12.50
 Montreal " "24.50
 Quebec " "33.50
 Saguenay " "46.50

Meals and berths included.
 For tickets, rates, folders and information re R. & O. Summer Hotels, apply to Ticket Office, 46 Yonge St., Toronto.



Par Value	Outstanding Common Stock	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1910.	High	Date	Low	Date	Ask	Bid
100	180,000,000	55,616,666	176,333,583	3,244,539	Transportation	202	Nov.	177	Jan.	245 1/4	245	
100	12,500,000		24,303,000	625,518	Canadian Pac. Ry.	70	Dec.	40 1/4	July	73 1/4	73 1/4	
100	3,500,000	1,500,000	2,800,000	618,048	Detroit United	130	Oct.	64 1/2	July	82 1/4	82 1/4	
100	1,400,000		600,000	1,460,427	Dul. Sup. Trac. Co., com.	130	Dec.	117	July	143	143	
100	7,894,500	4,552,600	24,966,813	1,074,812	Illinois Trac., pref.	93 1/4	Jan.	88 1/4	Nov.	90 1/4	90 1/4	
100	15,000,000		3,073,400	2,991,338	Mex. N. W. Ry.	59 1/4	Mar.	46 1/4	Aug.	112	112 1/4	
100	11,487,400		15,087,500	10,338,025	Mexico Trac. Co.	127	April	117 1/2	July	140	140 1/4	
100	20,832,000	10,416,000	61,674,000	2,988,712	Minn., St. P. & S.S.M.	145 1/4	Mar.	114	July	226	223	
100	10,000,000		4,421,863	60,338	Montreal Street	254 1/4	Mar.	213 1/4	July	125	125	
100	1,000,000		13,034,800	903,766	Northern Nav.	122	Jan.	104 1/4	July	118 1/4	118 1/4	
100	9,000,000		2,941,500	142,380	Northern Ohio Trac.	49	Aug.	35 1/4	Jan.	60	60	
100	3,000,000	500,000	2,500,000	1,707,936	Porto Rico Ry. Co., com.	54	Sept.	34 1/4	Mar.	61 1/4	61 1/4	
100	3,132,000		1,162,700	149,845	Que. R.L. & P. Co., com.	61 1/4	Nov.	34	July	121 1/4	121 1/4	
100	37,500,000		40,336,326	2,897,507	Richelieu & Ontario ..	95	Jan.	77 1/2	July	114 1/4	114 1/4	
100	860,000		6,000,000	3,619,660	Rio de Janeiro	105	Oct.	87 1/4	Dec.	86	86	
100	10,000,000		3,998,327	1,470,165	St. L. & Chl. S.N. Co.	119	Jan.	90	July	179 1/4	179 1/4	
100	8,000,000		1,074,812	663,854	Sao Paulo T.L. & P. Co.	153	Sept.	135	July	161 1/4	161 1/4	
100	20,100,000	3,000,000	19,502,000	663,854	Toronto Ry.	129 1/4	Jan.	110 1/4	July	108 1/4	108 1/4	
100	6,000,000		7,434,602	1,470,165	Twin City, com.	117	Jan.	103	July	239	239	
100	12,500,000		3,649,000	2,393,258	Winnipeg Electric	199 1/4	Sept.	176	July	195	195	
100	4,000,000		2,987,864	2,987,864	Telegraph, Light & P.	148	Mar.	141	Sept.	147	147	
100	41,380,000	50,000,000	923,459	2,987,864	Consumers Gas	207	Mar.	198	July	195	195	
100	41,380,000	50,000,000	923,459	2,987,864	Mackay, com.	97 1/4	Oct.	78 1/4	July	87 1/4	87 1/4	
100	13,585,000	2,400,000	20,000,000	663,854	Mackay, pref.	78	Jan.	67 1/4	Aug.	78 1/4	78 1/4	
100	13,585,000	2,400,000	20,000,000	663,854	Mex. L. & P. Co. com.	89 1/4	Oct.	66	Jan.	82 1/4	82 1/4	
100	17,000,000		10,107,000	2,042,561	Do, pref.	103 1/4	Dec.	89 1/4	July	171 1/4	171 1/4	
100	1,500,000		8,346,500	450,653	Ottawa L. H. & P. Co.	161 1/4	Sept.	109	Jan.	148	146 1/4	
100	4,000,000		1,006,788	1,036,788	Shaw, W. & P. Co.	111 1/4	Sept.	92	July	117 1/4	117 1/4	
100					Toronto El. Light	123 1/4	Nov.	109	Sept.	134	134	

Par Value	Outstanding Common Stock	Reserve Fund	Profit and Loss	STOCK	Range for twelve months, 1910.	High	Date	Low	Date	Ask	Bid
100	4,866,666	2,530,666	294,944	Banks	151	April	145	July	210	208	
100	10,000,000	7,000,000	310,204	British North America	215 1/4	April	196	Jan.	231	230	
100	4,000,000	5,000,000	379,242	Commerce	168 1/4	Jan.	160	Dec.	172	172	
100	3,000,000	2,250,000	145,038	Eastern Townships	208	Feb.	196	Sept.	200	200	
100	2,680,560	3,000,000	132,810	Hamilton	157	Nov.	142	Aug.	170 1/4	170	
100	2,500,000	2,500,000	15,041	Hochelaga	240	Mar.	218	Dec.	228	228	
100	5,597,641	5,597,641	606,135	Imperial	187 1/4	Aug.	171	Jan.	199 1/4	195 1/4	
100	6,000,000	4,900,000	99,297	Merchants	213 1/4	June	206	Nov.	273	273 1/4	
100	1,000,000	1,250,000	104,656	Metropolitan	212 1/4	Nov.	200	Jan.	208	200	
100	4,000,000	4,400,000	115,188	Nations	135	Nov.	122	July	136	136	
100	14,400,000	12,000,000	26,014	Nationale	245	Oct.	219	Nov.	234 1/4	239	
100	774,300	1,380,025	26,266	New Brunswick	220 1/4	Jan.	209 1/4	Nov.	215 1/4	215 1/4	
100	3,000,000	3,900,000	117,938	Ottawa	147	Mar.	141	Sept.	145	145	
100	2,500,000	1,250,000	50,580	Quebec	150	Dec.	139	Jan.	150	149 1/4	
100	6,200,000	6,900,000	228,393	Royal	35	Feb.	9	Sept.	8	6	
100	2,000,000	2,400,000	54,074	Standard	98	Feb.	50	Sept.	11	11	
100	4,000,000	4,750,000	194,777	Toronto	70 1/4	Jan.	67 1/4	Sept.	78 1/4	78 1/4	
100	4,354,500	2,200,000	102,443	Traders	100 1/4	Sept.	95 1/4	July	104	104	
100	4,000,000	2,400,000	28,676	Union	111 1/4	Sept.	92	July	117 1/4	117 1/4	

Par Value	Outstanding Common Stock	Outstanding Preferred	Bonds and Debentures	Res. Funds Profit and Loss	STOCK	Range for twelve months, 1910.			Wednesday, July 19.		
						High	Date	Low	Date	Ask	Bid
Industrials and Miscellaneous											
100	8,125,000	1,875,000	7,500,000	110,137	Amal. Asbes. Corp. com.	35	Feb.	9	Sept.	8	6
100	8,125,000	1,875,000	7,500,000	110,137	Do, pref.	98	Feb.	50	Sept.	11	11
100	3,000,000	1,000,000	510,000	510,000	Black L. Cons. Asb. com.	29 1/4	June	15	Nov.	11	11
100	3,000,000	1,000,000	510,000	510,000	Do, pref.	70 1/4	Jan.	67 1/4	Sept.	78 1/4	78 1/4
100	750,000	750,000	47,000	150,052	F. N. Burt Co. com.	96	Nov.	59	Jan.	117 1/4	117 1/4
100	750,000	750,000	47,000	150,052	Do, pref.	107 1/4	Dec.	94	Jan.	118 1/4	118 1/4
100	3,500,000	5,000,000	3,500,000	644,580	Can. Car. & F. com.	65	April	60	Sept.	66	60
100	3,500,000	5,000,000	3,500,000	644,580	Do, pref.	104	Dec.	80	Sept.	22 1/4	22
100	13,500,000	10,500,000	5,000,000	217,994	Can. Cement, com.	25	April	15	July	83 1/4	83 1/4
100	13,500,000	10,500,000	5,000,000	217,994	Do, pref.	90 1/4	April	78	July	158 1/4	158 1/4
100	6,000,000	1,050,455	14,007,048	3,541,769	Canada Perm.	102 1/4	Jan.	80	Sept.	92 1/4	92 1/4
100	2,796,695	1,959,455	2,541,300	70,700	Can. Con. Rub. com.	119 1/4	Jan.	100	Aug.	16	16
100	2,796,695	1,959,455	2,541,300	70,700	Do, pref.	119 1/4	Jan.	100	Aug.	16	16
100	2,700,000	2,575,000	3,800,000	54,396	Can. Cottons, Ltd.	25	Nov.	7	Sept.	23 1/4	23 1/4
100	2,700,000	2,575,000	3,800,000	54,396	Do, pref.	75	Nov.	7	Sept.	23 1/4	23 1/4
100	4,700,000	2,000,000	287,568	1,980,675	Can. Gen. Elec. com.	120	Feb.	104	Dec.	115 1/4	115 1/4
100	565,000	408,910	14,366	71,971	City Dairy, com.	40 1/4	Aug.	29 1/4	Jan.	42	42
100	565,000	408,910	14,366	71,971	Do, pref.	100 1/4	Sept.	95 1/4	April	118 1/4	118 1/4
100	1,768,814		54,396	659,866	Crown Reserve	4,10	Jan.	1	Nov.	3 1/4	3 1/4
100	35,000,000		1,500,000		Dom. Steel & C. Corp.	67	May	60 1/4	July	56 1/4	55 1/4
100	5,000,000	1,859,930	6,451,058	665,780	Dom. Textile, com.	75	April	59 1/4	Dec.	69	68
100	5,000,000	1,859,930	6,451,058	665,780	Do, pref.	110	Jan.	97	Nov.	101	100 1/4
100	40,000,000		10,000,000	550,893	Lake Superior Corp.	111 1/4	Jan.	97	Feb.	26 1/4	26
100	2,100,000	1,500,000	1,000,000	1,074,358	L. of Woods Milling	153	Feb.	119	July	149	148
100	2,100,000	1,500,000	1,000,000	1,074,358	Do, pref.	128	Jan.	121	Oct.	4 1/4	4 1/4
100	7,459,135			473,740	La Rose Cons. M. Co.	5,02	Oct.	8,30	July	4,35	4,35
100	2,705,600	894,400	949,305	484,390	Laurentide, com.	170	Dec.	128	Feb.	230	225
100		1,200,000		527,733	Do, pref.	135	Dec.	115	Feb.	63 1/4	63 1/4
100	2,500,000	2,500,000			Manit. Leaf Mill, com.	165	Nov.	130	July	101	100 1/4
100	2,500,000	2,500,000			Do, pref.	57 1/4	Aug.	40	July	164	164
100	700,000	800,000		388,596	Montreal Steel	99	Sept.	88 1/4	Jan.	104	104
100	700,000	800,000		388,596	Do, pref.	99	Sept.	88 1/4	Jan.	104	104
100	6,000,000		5,950,000	2,296,899	Nipissing Mines Co.	11,75	May	9,60	May	10,00	10,00
100	6,000,000	1,050,000	4,900,000	2,296,899	Do, pref.	97 1/4	May	97 1/4	May	97 1/4	97 1/4
100	2,500,000	2,000,000	1,750,000	723,742	Oelville Flour	125	April	118	July	135	133 1/4
100	2,500,000	2,000,000	1,750,000	723,742	Do, pref.	128	Feb.	118	July	135	133 1/4
100	250,000	650,000			Pacific Fur	45	Sept.	39 1/4	Nov.	45	45
100	250,000	650,000			Do, pref.	45	Sept.	39 1/4	Nov.	45	45
100	2,150,000	1,075,000	2,600,000	735,650	Penmans, Lim. com.	63 1/4	April	61	July	87 1/4	87 1/4
100	2,150,000	1,075,000	2,600,000	735,650	Do, pref.	72 1/2	Feb.	60	July	87 1/4	87 1/4
100	937,500	900,000		707,957	W. A. Rogers, Ltd. com.	205 1/4	Dec.	146 1/4	Jan.	182 1/4	182 1/4
100	937,500	900,000		707,957	Do, pref.	112	Feb.	104	Sept.	110	110
100	1,500,000			312,220	Sawyer & Massey	85 1/4	Sept.	80	Sept.	84 1/4	84 1/4
100	1,500,000	1,500,000			Do, pref.	91 1/4	...	90 1/4	...	90 1/4	90 1/4

Motoring in Normandy
and Brittany

By E. J. ADAMS.

IT is with a thrill of pleasure and anticipation of what we are to see in Normandy and Brittany, that we land at Havre and start for Dinard by motor. It is the most interesting and delightful trip that anyone could desire, and we are to see Normandy and Brittany as few until recently have been privileged to see it. We are in the most romantic and historic part of a country that holds much of history and romance, and contains some of the best architecture of the middle ages.

On leaving Havre, we reach Honfleur, some four or five miles distant, one of the oldest seaport towns of Normandy, dating from the 11th century. The most noteworthy building is the church of St. Catharine, constructed entirely of timber, wood and plaster supposed to be of the 15th century. It contains some antique statues and a painting by the Jordaens of Jesus in the Garden of Gethsemane. On a hill back of the town is the chapel of Notre Dame de Grace, founded by Robert the Magnificent of Normandy in 1034; it is a shrine much resorted to by pilgrim sailors. From Honfleur we go south, following the coast line and driving over the perfect natural roads, which are smooth as billiard tables, and in many cases lined with beautiful trees. We pass through many quaint, old villages which have been hidden from the eyes of the world for hundreds of years, but with the introduction of motors, we are privileged to see them and the people of Normandy in their ancient costumes, and living the simple life in all happiness.

Passing down the coast we next stop at Trouville, the queen of the French watering places. I cannot say much of Trouville, as owing to the tardy arrival of summer, we found it almost empty. It is a lovely spot and possesses one of the most beautiful of the sandy beaches for which Normandy and Brittany are noted. Here we had afternoon tea in a beach cafe. On leaving Trouville, we pass through Deauville, Houlgall and Cabourg, all resembling Trouville, and filled each year with throngs of people from all directions, on pleasure bent. One finds here many amusements, tennis, golf, bathing, sailing and the casino life with its music and many games of chance always made gay and bright by the beautiful dressed women and interesting men from all parts of the world. After pausing here a short time we come to the queen of the Normandy Coast "Dives," noted for its old inn, the Hostellerie de Guillaume Conquerant, the home of the Conqueror of Great Britain. Here he lived before he sailed across the channel to become Britain's first king.

Once within the portals of this old inn, one would almost think one was in another world. One forgets when seeing the quaint old place, that outside that wall is a world of modern civilization. One goes back centuries, and lives in the time of the great William, studying the half-timbered rambling old house, the timbers blackened by the hand of time, and the plaster which once was white now a soft grey. The gardens, laid out as they were before the Conquest, give one a feeling that with all our advancement, we cannot improve on the old picturesque style. The queer carved statues and ornate carvings on the walls give one but a slight idea of the wonderful ornamentation of the Dining Hall of William and his knights. Unfortunately for us, we were allowed but a glance into this room.

The inn is owned by a millionaire, who runs it as his hobby, and will not let every one that comes seeking hospitality, enter his Hostellerie. We, poor things, arrived in the rain, and as our coats were dripping with water, we were only allowed into the old kitchen, and had but a glimpse of the dining hall. We begged in vain to be given breakfast, and a sight of the other rooms, but the proprietor forbade us to step with wet boots on his spotless floors. The kitchen was a low room, with heavy beams of oak and a big open fire-place with an old-time spit, about the room were many queer old-fashioned copper pots and stone jars which we were told belonged to the great William. Having been disappointed at not being allowed to see all the rooms, we had to content ourselves with seeing them in pictures.

Leaving Dives we proceeded a little south east, going through the rolling portion of Normandy. At every turn of the road a new view met our eyes, long stretching fields most carefully cultivated and divided by neatly trimmed hedges, the farms are well kept and the country looks prosperous. In this part of Normandy the road is somewhat serpentine and goes through beautiful woods, so we had views of a much varied nature.

We next came to the well-known city of the past ages, Caen, a most interesting old town, and well worth a few

hours' pause. It was known as Cadonum in the early part of the 11th century, and rose to importance in the time of William the Conqueror, under whom were built the Castle and the very beautiful Abbey, still the chief ornament of the town. Caen was the cradle of the Girondist movement in 1793, and Charlotte Corday, (who was born near this part of the country) went hence to Paris to assassinate Marat.

Beau Brummel, (who was British consul at Caen) is buried in the Protestant cemetery there. The Church of St. Pierre, on the main street, is an example of Gothic architecture dating from the 13th to the 16th century. In the nave of the church are a great many stone pillars, the capitals being beautifully carved with floral and celestial figures, with the exception of one pillar which has a carving that is most unique. It has figures of dwellers in the lower regions and of his satanic majesty. The man who did this carving having disagreed with the master mason thus took his revenge. It lends some interest to the old pile and is sought out by all who visit the church.

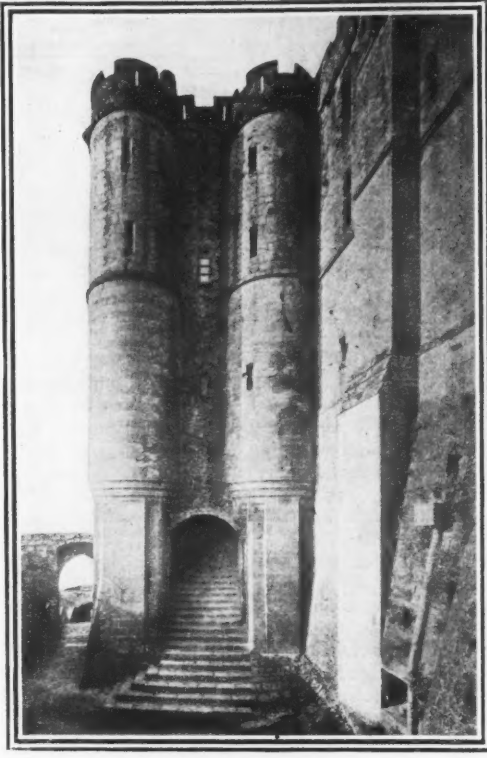
La Trinite, the Church of the Abbey aux Dames, was founded by Matilda, wife of William the Conqueror at the same time William founded the Abbey aux Hommes both are well worth a visit. In the Rue St. Pierre are some old houses noted for their 15th century exterior wood carving. The most curious of all the churches is St. Sauveur, which consists of two naves placed side by side, one dating from the 15th century and the other, called St. Estache, from the 14th century. They are really two separate churches connected by a huge arch, each church having decorations quite distinct in character. The Church of St. Etienne (the Abbey aux Hommes) built by William is interesting because of its age and beauty. A slab of black marble in front of the high altar marks the tomb of the Conqueror, but the bones were rudely scattered by the Huguenots in 1562 and 1793, so the tomb is now empty.

After leaving this town, renowned for so much that is historic, we once more spin away into the country, and pass through many quaint villages which are a delight to the eye, for they are like pictures which you think can

Unfortunately its formerly beautiful Norman Gothic Cathedral is but a shapeless ruin, as are all its other once priceless old world buildings. It is here one can see on a broken column the inscription indicating the spot where Henry, the Second of England, did penance in 1172, for the murder of Thomas A. Becket.

Avranches is situated on a hill overlooking the Bay of Mt. St. Michael, and it is from here we first caught a glimpse of that wonderful and historic pile, the Abbey of Mt. St. Michael, standing out in all its grandeur against a sky of the palest blue. It was a sight to be remembered. As we flew along, every turn of the road gave us a nearer and different view, the sky changing from the palest blue to pink and purple, showing the Mount always in bold relief. We followed the shore until we were within a few miles of the Abbey, and here we came at sunset to the smallest and most picturesque of all the villages. The peasants were gathering in the cool of the evening to talk over the happenings of the day, their tasks ended and their cattle tended for the night. The women in their dear little white caps and quaint shawls and the men in the dress particularly characteristic of Brittany, were chatting and smiling and seemed undisturbed by anything; their own little village was the world for them.

On reaching Portorson, which is the beginning of the causeway that leads straight to Mt. St. Michael—the sun had already gone to rest, and left the sky a blaze of glory, a fitting setting for one of nature's jewels, and as we gazed across the sands we could not believe we were not in a dream, but were to live and breathe within the walls of this old world pile. At last we entered the first gate and wall and then after a few steps we were within the town, which boasts of but one street and that but 100 yards long. The other streets are steps. At Madame Poullard's we arranged to spend the night and went for a climb of fifty or more steps to where we were to sleep, some distance from the dining room. This dining room is a large airy room, and at one end there is a large open fire with a spit, in front of which stands Madame Poullard making the omelets for which she has a world-famous



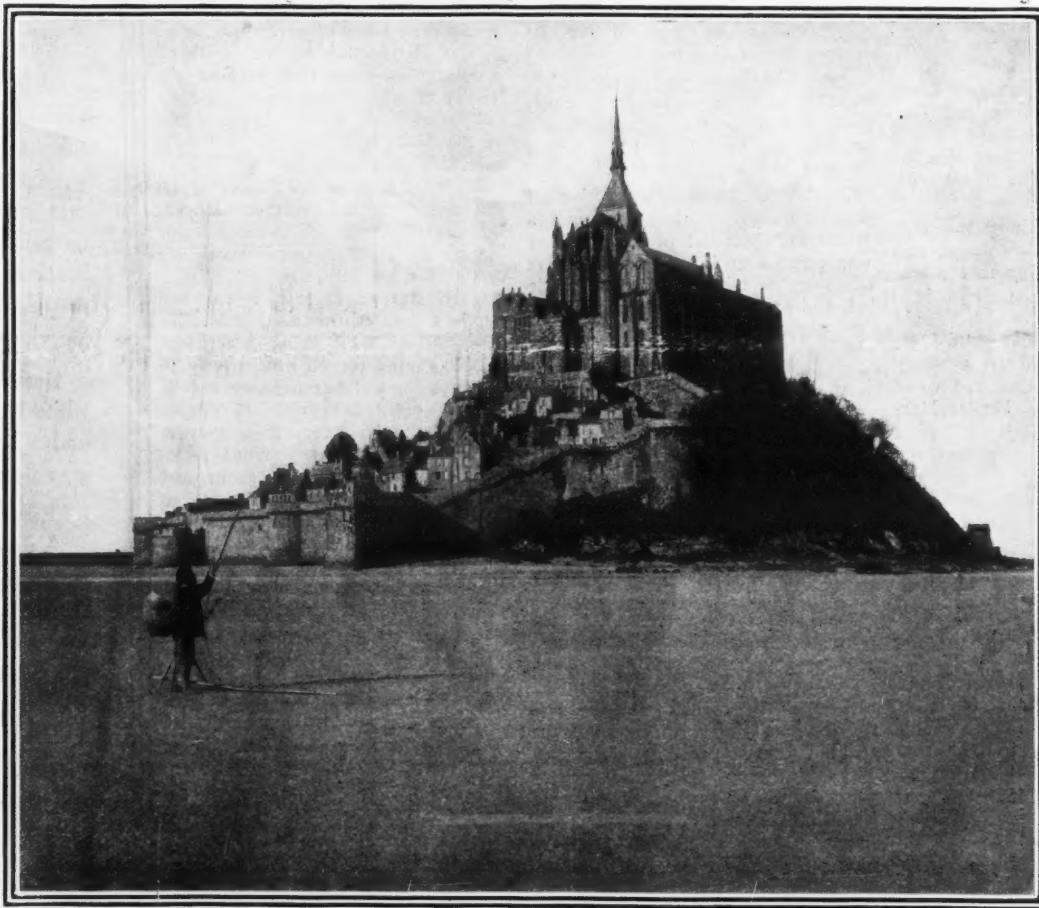
Fifteenth century chatelet, Mont St. Michel, Normandy.

of the 15th century. In the Abbey on the third story are the cloisters dating to the 13th century, 1225-28. These cloisters form a rectangle 27 yards long and 15 yards wide and contain 220 columns of marble, the capitals of which are most beautifully carved, the columns forming a double arcade. Some 15 steps down is the old monks' refectory, built about the same time, then down more steps to the Crypt, which is of the 11th century and was used by the monks for a cemetery. Here also is a large wooden "squirrel wheel" used to hoist provisions into the Abbey; in this wheel the prisoners were made to tread as a squirrel does in his cage until they dropped from exhaustion. It would take too much time to describe the many other traditions of this vast prison, church and monastery and its history and romance, but it was with regret that we left the next morning for we could have spent days among its curious streets and ramparts. At Portorson we enter Brittany, which resembles Normandy but has not the prosperous look of its sister province, though none the less interesting. Here we leave the shore and go inland, passing Dol, a medieval town noted for its old houses and cathedral, a building of the 13th to 16th century, dedicated to the English monk, St. Samson, who was said to have founded a Monastery in Dol. On we spin through more lovely country over the Route National, that seems made for motors, wide and smooth. This road led us to Cambourg, where we paused long enough to visit the Chateau, dating from the 14th and 15th centuries, and belonging to the Chateaubriand family; it was here the illustrious poet spent part of his childhood and manhood. The road from here to Dinan is good and passes mostly through woods. After crossing the high bridge of stone that spans the Rance we arrived in Dinan, but before we ascended the hill road, which takes us to the centre of the town, we paused for a view of the old town, which is situated on low ground, (much as Quebec is built) on the bank of the Rance. Here is an ancient bridge dating to the 10th century. This bit of the town was the first settlement of Dinan; then as the city grew in size the old town was left as it was, and it almost seems a separate city. As we ascended the hill we passed through many curious streets where all the houses are built out, forming an arcade over the sidewalks. Dinan was once a walled town, many remains of the old ramparts are still in existence, dating from the 14th century. The town contains a lovely old castle called the Chateau of the Duchess Anne of Brittany, built about the 14th century. It has been restored in many parts and it is now a most interesting museum. The Church of San Sauveur stands on a hill and is a most curious edifice. The right side is Romanesque and the left Gothic. The right wall on the outside is adorned with arcades and moulding of pure Gothic. A most beautiful chapel also in Gothic was added in the 15th century. In the north transept is a stone marking the spot where the heart of Bertrand du Guesclin is buried. Back of the old church is the Jardin Anglais, where a new promenade has been made, and from which one gets a splendid view of the picturesque valley of the Rance and of the old ramparts and the Port of St. Louis. Dinan contains many curious gateways leading from the old ramparts to the outside walls of the ancient fortifications. There is so much to see here that it would take too long to tell. One must go and see it all and live in the old town and wander in and out of its old streets that contain so much of the middle ages, to really appreciate its antiquity.

Atheism and spiritualism, though as names they are continually on our lips, as ideas are equally antiquated with any such errors of science in the past; and of the many philosophical quackeries and fashions none is less philosophical and more difficult to bear without impatience than the arrogant denial of all imperceptible existence. We say that there is no God, when the utmost that we are rationally entitled to say is that the human faculties in their present condition are incapable of forming a reasonable conception of God. We say that man has no soul, when we are only justified in saying that the mental or psychic functions are not, as we once imagined, to be differentiated from other branches of our physiological activity. The almost inconceivable capacity which the human brain may yet reach forbids us to deny the possibility of any development. Man is potentially—anything! —Henry Law Webb.

There are almost as many different kinds of conceit as there are people.

You can generally tell from a man's neckties whether he is married or not.

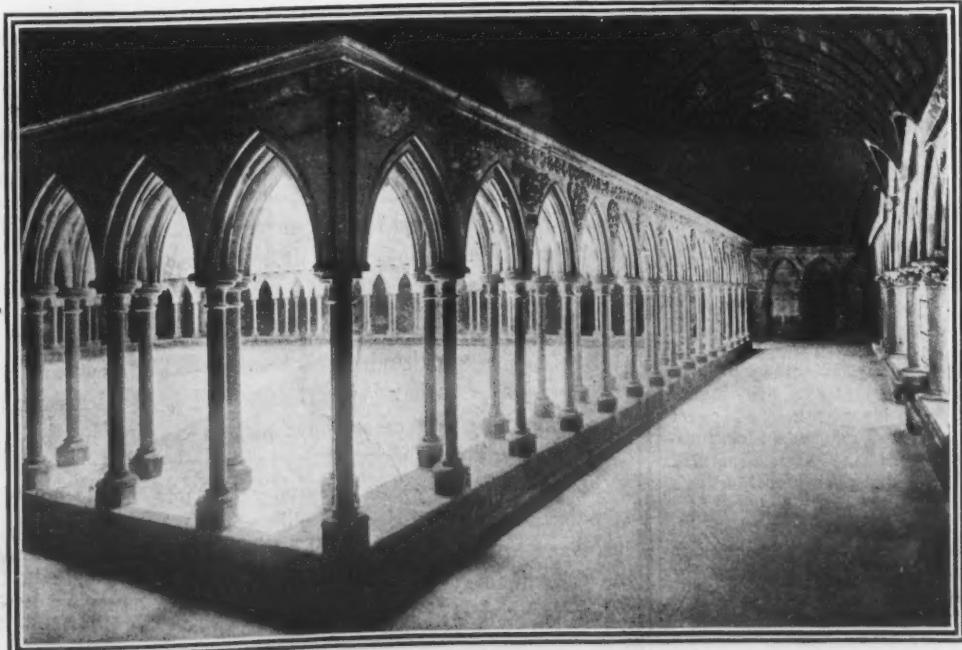


Mont St. Michel, Coté de Nord, Normandy.

only exist in the imagination of the painter; but here in Normandy they are real. You see the peasants tending their cattle along the sides of the road, the attendant cleverly working at her knitting, for here in Normandy, they are never idle; in the pleasant summer months they are thinking of their needs for the winter. They seem happy people, and always have a smile and bow for all who pass. We had a delay of four hours, on the outskirts of Villedieu, where we took luncheon, and then motored to Avranches, one of the oldest towns in Normandy, the Bishopric dating back to the 6th century.

reputation. She also sees that the dinner is well cooked and well served. Mount St. Michael is a village clinging to the skirts of an isolated rock which rises 100 feet above the sands at low tide and becomes an island at high tide. The tide here goes out seven and a half miles, and rushes in faster than a man can walk; unlike this tide, an ordinary tide which advances, recedes, and advances once more, this advances only, and so comes in with a much greater speed. To fully appreciate Mt. St. Michael and its beauties one should try to arrive at low tide and be there to see the tide come in, at sunset, or at its best by moonlight, for then it has a charm all its own, and it stirs within one a feeling of romance, such as inspired Scott when he wrote Melrose Abbey. "If you would visit Melrose aright, visit her by the pale moonlight." For when Luna sheds her silver rays across the bay and they reflect on the towers and turrets of this romantic and historic pile you are carried into the realms of fancy, and you almost see the cowed monks telling their beads, and hear them chanting their prayers to the great St. Michael to honor whom the Abbey was founded by the Bishop of Avranches in 708, by direct command of the Archangel, who appeared in a vision.

Mount St. Michael is circular and the village is surrounded by fortifications (dating from the 15th century) consisting of high, heavy walls strengthened by towers and bastions, and the summit is crowned with a monastery, prison and cathedral. The rock was at one time a pagan sanctuary, then it was owned by the Benedictine monks, who were protected by Rollo and other rulers of Normandy. In 1066 dwellers of the Mount sent William six ships to aid in the conquest of Britain. It was also the only fortress of the Normans which resisted Henry the Fifth of England. Learning flourished here, and in the 12th century the Abbey was known as the City of Books, owing to its wonderful collection of MSS. The entrance to the Abbey is 80 steps up from the ramparts through a portal having on both sides large towers dating from 14th and 15th centuries. After passing a carved iron door one gains an open platform from which a most perfect view is obtained of the surrounding country. The church is a mixture of pure Norman and the purest Gothic



Eighteenth century cloister, Mont St. Michel, Normandy.



The Conversion of Clo Kelly

By GRACE E. DENISON

(Continued from Last Week.)

They simply kept her aloof, with a reserve and dignity she never could understand, and the one she oftenest met, and understood least, was that noble old seaman, Joey, whose politeness was perfect, but who made her feel more than any other the existence of a quality even she could not dominate.

Little Bertha, gentle, quiet, pretty and affectionate, soothed Clo when no one else could.

She almost grew fond of her, as the weeks sped by, while they two saw the spring days lengthen and the time of the return of the sealers draw nigh.

Ned Kelly was well content with the state of affairs on his arrival and Clo agreed with his suggestion that Bertha had better stop on until Martin came home for the summer.

But somehow, after Skipper Ned was settled at home, Clo grew uncomfortable; she could never have told when she first became aware of the tone and manner of her husband toward her little handmaid. She distinctly recognized it as new, and once aroused her suspicions soon grew to startling proportions.

Never in her wildest imaginings had Clo doubted the utter loyalty of her man; now she both saw and heard him considering, consulting with, even caressing, with a gentle touch of the hand, the small busy creature who had revolutionized her home.

There was music now of evenings on the cottage piano, and Bertha's sweet voice sang old English melodies she had learned from her grandfather. Skipper Ned erstwhile silent and grave, laughed and chatted and told tales of adventure and peril. Clo, outwardly composed and agreeable, spent many bad hours, in mute consternation at the trend of her own thoughts.

And it ended in a seething fury against Bertha, against the skipper, against everyone but her boy, whose coming she longed for to free her from the black suspicions, terrible doubts, which seemed like to steal her reason.

Skipper Ned made every allowance for her fractiousness, soothing her with bright prophecies of what would happen when she grew quite strong again, and when, sometimes, a cry trembled on her lips, demanding to be told what had changed him so, his eyes would fall before her keen glance, and making some excuse, he would leave her as if in sudden disquietude.

The electricity which charged the atmosphere came to a head one fateful day, when Clo, up and about, grew suddenly cognizant of some change in the appearance of little Bertha. Her heart stood still; Bertha met her malignant scrutiny with flaming cheeks, then skipped quietly away out to the warehouse, where Skipper Ned was making up the tale of sea's harvest.

Clo, strolling in by the private door, a few moments later, saw Skipper Ned with his hand on Bertha's shoulder, which he gently patted as he said:

"Never mind, my girl, whatever happens, look to me. I'll take care of little Bertha."

Clo Kelly slipped out, as quietly as she had come, a transport of fury shaking her weak frame, at one moment deciding to open her door and order little Bertha out of the house, at the next determining to keep her where she might watch her more closely.

For now, she had no doubt of Bertha's condition, nor also had she any uncertainty who was to blame.

To realize what this horrible thing meant to Clo Kelly would be impossible unless one understood the high-handed pride, the self-satisfaction which had made her feel herself superior to the people about her.

Now she writhed in her bed as she reflected that they all probably knew how her husband, her handsome, grave husband, and this little shore girl had tricked her.

She bit her lips as she remembered how, grateful for some deft and

dainty service, she had kissed Bertha's sweet tremulous mouth; she raged mentally, as, though usually clear sighted, she found no way out of her agony.

It was a snowy evening, a late flurry having spread the bayside with white, when Clo Kelly called her little maid to her room. The girl came timidly, feeling those keen cold eyes pierce her like knives.

There were few words spoken; words such as one woman can—God pity her!—say to another. Bertha listened at first dully, lifted a horrified face to the speaker, essayed to protest, then suddenly froze into silence—that silence of the true islanders which nothing can break.

Clo ceased speaking, and looked to meet a crushed and humbled girl; instead she saw a reproachful, surprised, dignified little woman, who, huddling her skirt about her, looked her full in the eyes, until her own glance fell, overcome.

Then Bertha went quickly out of the room, evading the skipper, who came calling for her, catching her fur coat and cap from the pegs in the entry, and still huddling her skirts nervously about her form, slipped out into the night of snow.

Skipper Ned saw Clo, his wife, for two short minutes; in those minutes he caught some glimpse of inferno, some snatches of wild hysterical incomprehensible words, which drove him from her presence red with wrath, and calling for the wagon and the pony in a way that sent the men at the wharf flying to obey his call.

He drove wildly along the cliff road to Joey Morgan's cottage, and at the door was met by that white haired guardian.

"Yes, my dearie be within," said Joey Morgan, in his deepest bass. "Her be main spent wi' a tramp through the snow. Her had word to-day from the West. Master Martin's fell and broke a leg. I was at the point of going to give thee the bad news." And thus politely, gravely, he met the angry man.

"I want to take Bertha back home," stammered the skipper.

"Bertha," said old Joey Morgan, in a voice like the booming of the surf with a wind from the north, "will bide here and go other-where no more!"

And so Skipper Ned went stormily back and packed his trunk in silent wrath, and betook himself to Montreal, where Martin lay fretting on a bed in Victoria Hospital.

For some days after Bertha stumpled in out of the snow, and fell upon her grandfather's outstretched arms, she gave no explanation of her sudden advent. When she in a few broken words told what Clo Kelly had said, the wrath of the old fisherman was too deep for words. Warned by her weak and frightened con-

dition later on, Joey summoned a neighbor woman, far into the night—who came, helpful and motherly, asking no foolish questions, and did her best for little Bertha in her hour of need.

They both tried for a doctor, but he was far off on another errand of imminent import, so the good Lord and the wise woman brought little Bertha through.

Early one morning a feeble cry, ending in a real lusty wail broke the wan silence of the cottage by the cliff, and Bertha heard with tingling ears the wise woman's word to old Joey, who sat outside the tiny bedroom door, murmuring prayers for her safety.

"Stop your praying and start to praising," said she, with something happened in a blanket which she put in a corner of the big lounge, "for you're great grandfather to as fine a lad as ever be. I'll bet his weighin' ten pounds at the least."

A couple of hours after, the wise woman went home to her lonely little cot, and not happening to see anyone for a week or so, did not mention at that time the hard night's work and subsequent kindnesses she had offered upon the altar of humanity.

Once she ventured a timid query of Joey, as he thanked her and blessed her on parting.

"Be her man not nary whar near?" And Joey gently answered: "Her man is far enough away, minding his work, but happen he'll be here in the hot weather."

So it went about the settlement that little Bertha had married a "stranger," but that her grandfather was pleased at it, and both were taken up wonderful with the little lad, and parson had, one bright June day, christened him Edward.

Meanwhile Skipper Ned Kelly was seeing for the first time the beauties and the progress of Montreal, preserving a discreet silence to his son as to the unhappy event of his last day at home, and writing equally discreet letters to his wife of Martin's condition, which promised his detention in the hospital during the whole of the vacation.

Clo was apprised by some gossip of the advent of Bertha's son, and also of the theory concerning the "stranger" which the wise woman had set going.

For days she lay upon her bed, racked with a return of the fever of the previous winter, so that when the real hot weather came, the old doctor sent such a report to Skipper Ned of her condition, with such a strong plea for her native air, that it resulted in some of Clo's relatives coming to the bayside, and bearing her off by rail and boat to Nova Scotia, where she endured a year and a half of invalidism and contracted a horrible yearning for Newfoundland.

Martin met an English doctor of great repute at the commencement of his second summer's vacation who, struck by the attractive manners and clever ideas of the young Newfoundland, invited him to return to England with him for the holidays.

It was a great privilege, a great good fortune, Martin knew, and he hesitated just long enough to write and acquaint Bertha with the offer, saying that altho' it was a temptation, he would not deny himself and her the pleasure of meeting after two long years, if the King invited himself to England.

Bertha's letter in reply was a marvel of diplomatic persuasion written under certain difficulties of streaming tears of renunciation, and baby fingers pulling at her pen.

She begged Martin not to lose this great opportunity. She assured him that she was well and happy, and would rather, far rather, wait another year to see him than have him give up this trip.

What was the very strangest thing of all, she never said one littlest word about the tiny fingers pulling at her pen, any more than about the disappointment tugging at her heart strings.

And Joey, watching her as she wrote and wept, and gently put aside the rollicking baby, said suddenly:

"Bertha, dost still think it's just to Martin not to tell about little Ned?"

And Bertha merely nodded and signed her letter. "We will tell nothing, dearie, until Martin comes," she said bravely. "'Tis the best way, I'm thinking." * * *

WHEN Clo—cured and set upon her feet—gave out that she wanted to return to Newfoundland, her Novan Scotian relatives remonstrated with her.

Martin had returned from his trip, interested and delighted, and they had spent a little week together in the Valley of Evangeline, where the young man admired everything, even to the satisfaction of his mother's people; only when they pressed him to say it was more beautiful than the bayside or the frowning rocks of his birthplace, he always laughed. "It's just different."

He went away to his classes again, leaving a proud mother indeed, broadened a bit by his superior knowledge and building rosy air castles for his future.

Only, strange to say, when her family suggested this or that locality as promising for a young practitioner, Clo's mind turned instinctively to the bayside, and her memory recalled how often her good old doctor had said that in a very few years he would retire to a well-earned rest.

Had she been forgiving, or had Skipper Ned been suppliant, there would have been a grand clearing up of misunderstanding long before Clo took her way to her home in Newfoundland.

But one must remember that Skipper Ned never in his wildest imaginings dreamed of the insult his wife had put upon him.

Little Bertha had never seen him since the day she fled to her grandfather, nor had Skipper Ned, a silent man, heard of the story of the absent husband, nor of the advent of the little son.

There were wrecks and disasters that autumn among the Labrador fleet, and when Skipper Ned arrived back from Montreal and his boy's bedside, he was obliged to take boat from St. John's and go north on business connected with the fisheries.

When he returned to the bayside, Clo had been some time in Nova Scotia, the good-natured girl from the cove who kept house for him was no talker, and when he met Joey and enquired for little Bertha, he got a reticent and dignified assurance that she was "lovely, beautiful, thank you," in the quaint expression of the country.

Conscious that deep offence had been given by Clo, and worried and absorbed by his own affairs, Skipper Ned concluded to leave things as they were until Martin came home, and the matter rested.

WHEN Joey Morgan tells of certain events which transpired shortly after Clo Kelly returned from Nova Scotia, he bows his head and doffs his funny old hat, and says: "Our Father in Heaven sartly put it in my head to spread thy great net from boathouse roof to fish stage to make a cosy swing for t'little lad to fall into."

It was on a brilliant sunny day in June that Clo Kelly, drinking in the air that blew salt and sweet across the bay, inadvertently turned her pony's head toward the cliff road that wound past Joey Morgan's cottage.

The old man was out in his boat snuggled in the shade of a rock, resting from a pull across the water, and gazing lazily with his purblind eyes at the cliff road.

Clo drove absently nearer the cot-

(Concluded on page 31.)

The Fashions of Today

By FLEURETTE

Suggestions for Visitors.

At this time of the year we are glad to open our hearts and our homes to out-of-town friends, and we are amply repaid for our hospitality by their frank expressions of delight at the beauty of our city. American visitors especially comment on the number of our shaded residential streets; they admire the grand old trees on the boulevards and lawns and are enthusiastic over the beautiful gardens surrounding the homes.

While a drive or auto ride about the city will make them acquainted with our ever-improving parks, and our fine public buildings, still the feminine portion, at least, soon begin to inquire about the stores. They long to turn their attention to the fascinating occupation of shopping, and these is a unique department in a magnificent departmental store awaiting their approval. This Paris Gown Department, as it is called, is to be found on the third floor of the splendid Robert Simpson establishment, and is unique in that everything displayed therein comes direct from Paris. Then, too, it is almost like a store in itself, for the wants of any age may be supplied from the tiny girlie to her white-haired grandmother, and every article from the tiniest to the largest has been chosen with unerring taste.

For the Grandmother.

While there are some gowns for elderly ladies, still the most attractive corner for our older friends is where the bonnets are displayed. Here we see the most becoming headgear reduced to exactly half price, and one feels sure that many a sweet face will be surmounted by one of these bargains. A dressy bonnet was of black net, with band of black and white embroidery; a white and a black tip formed the trimming, while long black lace ties completed a charming chapeau.

Beside it was a genuine "love of a bonnet" in gray and white lace. The brim was composed of lilies of the valley, and a bunch of white osprey surmounted a cluster of tiny gray flowers, gray ribbon formed the ties, and eleven dollars seemed a most moderate price for this creation.

A mauve straw composed another hat, its trimming being an upstanding mauve plume, tiny mauve silk rosettes and ties were its finishing touches.

For the Mother.

This summer sale is particularly adapted for a young matron's demands, for there are costumes here that are suited to her every need. In foulards there are simply made blue and white patterns with touches of green, and more elaborate costumes designed for dressier occasions, the popular marquisettes being especially featured. One style which is particularly becoming and very new, is a royal blue over white satin, and is modishly trimmed with black satin around the skirt, and girdle to match. Touches of white lace add a very effective touch.

A white marquisette has handsome black embroidery on waist and skirt, and the new cord girdle. Both these gowns share the fate of the other importations, by being greatly reduced in price.

For the Young Daughter.

She will revel in this department, where there are so many attractions for young girlhood. The outing suits are especially pretty. One is of white serge with black velvet collar; another in Norfolk style is in pearl gray, while there are various others in summer weights and shades. In dresses the mulls are very fresh and cool looking, while several Liberty frocks show the quaint smocking about neck, waist, and cuffs. These come in pale green, rose, cream and other desirable shades.

But she will linger longest over the Liberty capes. One is of white broadcloth, with hood lined with white satin. Another, for a dark-haired lassie, is of gold-colored satin, a pink, blue and cream have all the cunning hoods and pretty cords, and it will be a hard-hearted parent who will not slip the necessary five-dollar bill into the little pink palm, and he who does so will feel it was worth twice the money to see the eyes shine and hear the eager voice say, "Oh, thank you, Daddy! I did so want one of these darling capes!"



THE PRINCE OF WALES IN HIS ROBES OF INVESTITURE.

Prince Edward of Wales was recently invested at Carnarvon Castle with the mantle, ring, staff, and chaplet of his ancient dignity. The precedent of the investiture of Henry V. was followed as closely as possible. The title was first conferred on Prince Edward, afterward Edward II., in 1301.

LONDON LETTER



LONDON, JULY 8TH.

IF it were not too hot to bother one might talk much of the aftermath of the Coronation, but there has been so much said about it perhaps people have heard all they care to hear about those great days. It is merely common justice, however, to say something about the absolutely marvellous organization of all the processions and festivities. One of the many unpleasant things said about the English, which they accept with their usual indifference to the opinions of friends and enemies, is that they muddle. No one could have been in London through this memorable season and still believe that. The arrangements were so nearly perfect as to prove beyond doubt that organization is something in which the English excel, though they do not think it necessary to talk much of it either before or after the event. Everything that could be thought of for the convenience and safety of the public appeared to have been considered, with the result that there were remarkably few accidents of a serious nature.

One of the most surprising examples of organization was the children's party given at the Festival of Empire, Crystal Palace, by His Majesty. One hundred thousand children were taken down and back in ninety-two trains, and the only accident that occurred was that one small person bruised his hand in the door of a railway carriage. It was the day of the children, for no grown-ups, except those shepherding the kiddies, were allowed to use the trains. A lady whose husband is a big official at the Festival, told me that even she and her husband were not allowed to do so, but had to motor down. The behaviour of the children was excellent, and their enthusiasm at the sight of Their Majesties showed that Socialism had no grip on one hundred thousand juvenile Londoners, who sang the National Anthem on the slightest provocation.

WITH the indifference to criticism to which I have just alluded, Londoners are amused instead of angry at the comments in the American press, especially the unfriendly papers, on the Coronation. In spite of the heat we read with interest, which in some cases increased our circulations and in others brought tears of mirth, that the foreign potentates were pestered by thousands of the poorest citizens of London, who demanded alms, and their cries of vituperation filled the air when the alms were refused. This was news indeed. One felt that the reporter who so drew upon his imagination for his facts must have been reading the "Arabian Nights." If the respectfully interested Londoners, foreigners, American tourists, and people from the outer Empire, who made up the crowds every day and all day when there was anything going on, had known that their cheers of enthusiasm were to be taken for cries of vituperation, they would have tried to do the thing better.

If beauty is in the eye of the beholder it would appear that other things are as well, especially when they are seen by representatives of yellow journals who are really pettish over the fondness of British people for the monarchical system and the present King and Queen.

OVERSEAS people are experiencing what a real old-fashioned English summer can do when it tries. There have been seasons when the weather did nothing to change the conviction of many Canadians that rain and wind were the chief ingredients in English summers. This year the clerk of the weather rose to the occasion, and the result, at the time of writing, is almost tropical. The sun is blazing on flowers and trees, and charming women in the prettiest of summer frocks, and upon the river, which is revelling in the great carnival of the year—Henley—and upon Lords, where the Eton and Harrow match, one of the fashionable fixtures, is in progress, and upon the people enjoying summer sales, as well as upon the poor people and little children sweltering in the courts and alleyways of the slums. Yesterday the thermometer registered 92 in the shade in Cardiff, and 85 in the shade here, which is very hot for London, though a few years ago the record was made by 96 degrees.

Great interest was taken in the chances of the Ottawa at Henley, and much prominence given to their win from Belgium, but yesterday saw the Canadians defeated after a good fight.

THE lavish hospitality and the exceeding personal kindness extended by the English people to their brothers and sisters from other parts of this great system called the Empire, cannot be exaggerated. For years Canadians talked of the indifference of the English to the "Colonials." King Edward's Coronation year saw a change in this; the overseas newspaper men who came two years

ago told a very different tale, and began to spread abroad facts about English friendliness and hospitality, and this Coronation year of the King, who knows more about his possessions than any other British Sovereign, should set at rest forever any doubts about the cordial sincerity with which hospitality is offered to people from Canada, Australia, and other parts of the Empire. Unselfish hospitality it might be called, as well as lavish, for in many cases, from the Court down, personal friends and others in England who would otherwise have received invitations, were omitted that there might be more room for the visitors, whom everyone delighted to honor. And no one grumbled or felt that this was unfair. This year's was a family gathering, and the sons and daughters coming home must be considered first and foremost.

Some surprise and concern is expressed by unofficial Canadians that no acknowledgment has been made publicly of the hospitality referred to. The greatest houses in England have been opened to the visitors, entertainments have been organized, and trips arranged, but Canadian visitors have not taken or made an opportunity to say "Thank you," so that everyone could hear. It was hoped that at the Dominion Day banquet Sir Wilfrid would say it. A writer in the Canadian Gazette speaks of this, and adds the hope that an opportunity may be given to Canadians to mark this historic reunion by some practical evidence of Canadian interest in the Motherland and desire to identify our progress with England's future welfare.

There is one thing that every visitor this summer has learned, and that is to take with a grain or two of salt any statements made about the decadence of this great old Mother Country.

LORD STRATHCONA'S resignation, referred to last week, has brought forth showers of kindly and appreciative comments from the press. The High Commissioner has the respect and friendship of all classes, and his career has served as an object lesson to countless young boys in the British Isles. It is not given to many men of ninety-one to be still active and useful in the affairs of the country where the greater part of his life has been spent, nor to many officials to understand the point of view of two countries as he does those of England and Canada. We have come to look upon Lord Strathcona as something permanent, and there is real regret over the resignation from active service of Canada's Grand Old Man. Various names have been suggested as a probable successor, but you know as much as and more than we do about that.

THERE is good news to-day about the Veto question, i.e., that there is a possibility of compromise. As usual, the Irish are the great stumbling block, but blocks can be stepped over or walked around, and it seems likely that Mr. Asquith will be able to conciliate the Irish to some extent, and in any case they could accomplish nothing against the combined forces of Unionists and Liberals working for a compromise.

THE Royal tours in Ireland, Wales and Scotland will be reported so fully in the Canadian press that there is little to say about them. The King and Queen, with the Prince of Wales and Princess Mary, left for Ireland yesterday with the good wishes of their English subjects. The Prince of Wales has before him the trying ordeal of the investiture in Carnarvon. He is very shy, but in view of his position, as heir to the throne, is learning young to take his part with grave dignity in public affairs.

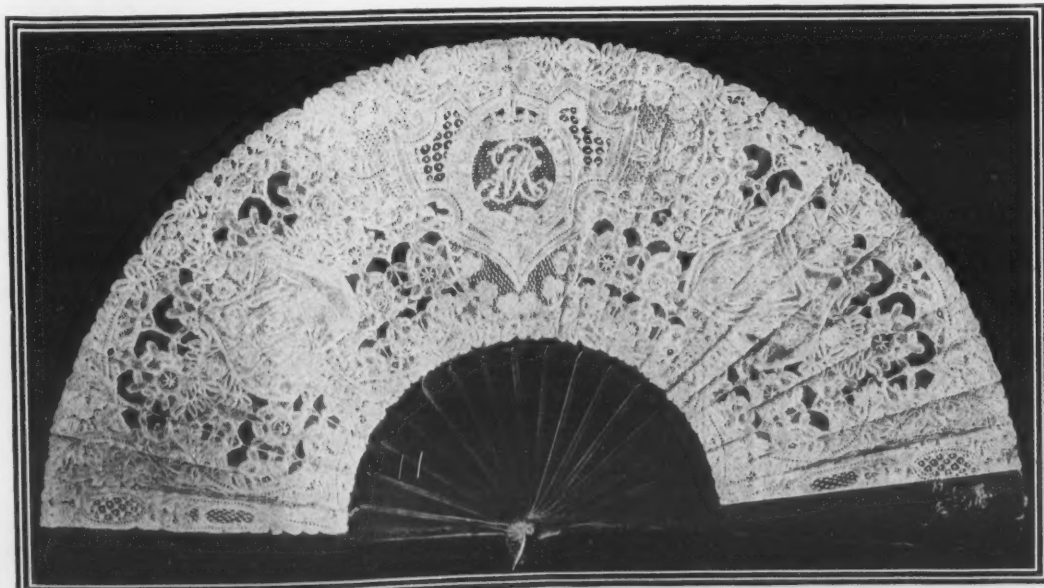
AMONG the many Coronation festivities was a big dinner by the Society of Women Journalists. Sir Mortimer Durand, Israel Zangwill, Katherine Cecil Thurston, Mrs. Baillie Reynolds, and Miss Marjory MacMurchy, President of the Canadian Women's Press Club, were the chief speakers of the evening.

MARY MACLEOD MOORE.

There is not a creed, not an enthusiasm, that cannot teach us something. The dervish and the fakir teach us their indifference to the moment's life or its pains, the saint his thaumaturgy of faith making visible a beauty beyond mortal sight—Henry Law Webb.

Heaven won't be nearly exclusive enough to suit some people.

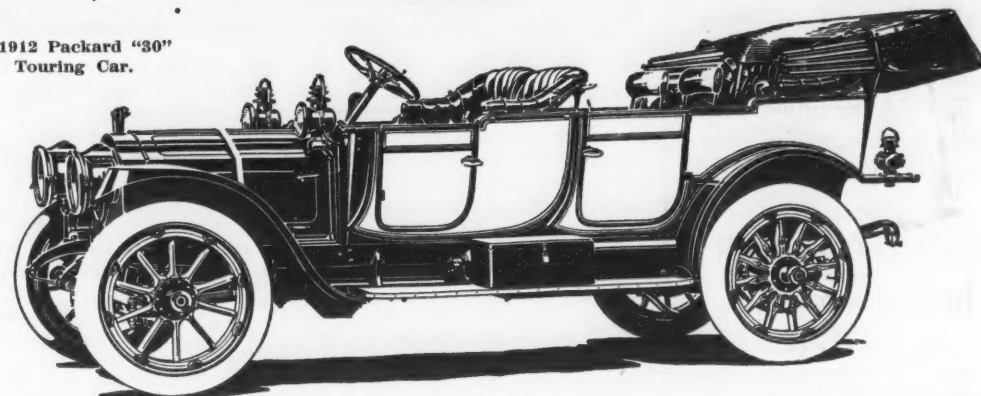
If they can't be stars, some people insist upon being clouds.



QUEEN MARY'S CORONATION GIFT FROM THE FAN MAKERS COMPANY.

The fan is entirely of British manufacture and was designed by Mr. G. Woolcott Rhead. It is worked in Honiton lace. The sticks are of light yellow tortoiseshell, held together by two diamonds. The shields in the design are those of England, Wales, Scotland, and Ireland. In the center is a large cartouche with Queen Mary's crown and cypher, and in the border are the rose, thistle and shamrock.

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Touring Car.

Chassis in three sizes. Large line of open and enclosed fore-door Bodies

Packard "30"

40 Horsepower A.L.A.M. Rating.

Touring Car	\$5,400
Phaeton	5,400
Runabout	5,400
Close-Coupled	5,400
Limousine	7,000
Landaulet	7,100
Imperial Limousine	7,250
Imperial Landaulet	7,350
Brougham	7,050
Coupe	6,200

Packard "18"

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Prices in Standard Finish and Equipment

Open Car	\$4,100
Runabout	4,100
Close-Coupled	4,100
Limousine	5,650
Landaulet	5,750
Imperial Limousine	5,900
Imperial Landaulet	6,000
Coupe	5,000

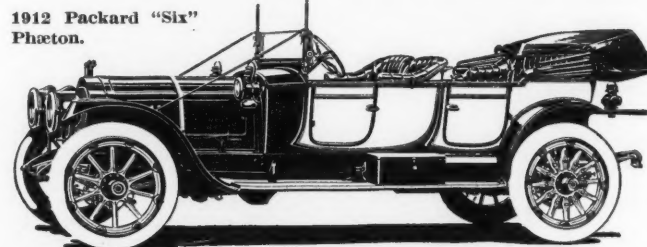
Packard "Six"

48 Horsepower A.L.A.M. Rating.

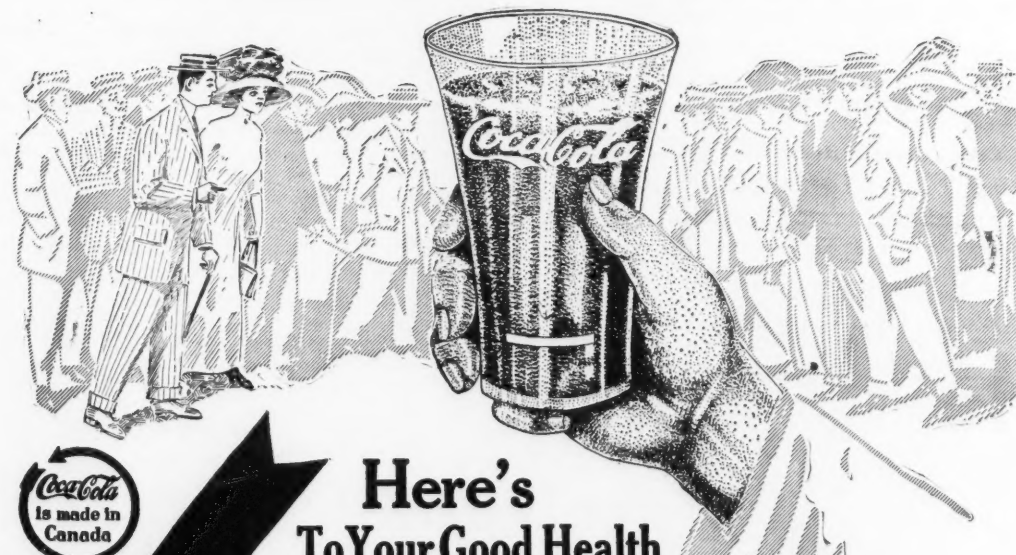
Touring Car	6,400
Phaeton	6,400
Runabout	6,400
Close-Coupled	6,400
Limousine	8,000
Landaulet	8,150
Imperial Limousine	8,250
Imperial Landaulet	8,400
Brougham	8,050
Coupe	7,700

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'til you join the merry throng
of palate pleased men and women
who have quit seeking for the one best
beverage because they've found it—

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Real satisfaction in every glass—snap and
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The Pember Featherweight Parted Transformation

The new and charming hair novelty, furnishes in a moment a beautiful head of hair, protects your own hair, is always stylishly dressed and may be removed after a day's outing, leaving your own hair in perfect condition.

If your hair is thin it may be worn continuously, causing comment as to your luxurious locks, for it is impossible to detect its presence when worn.

A private demonstration will prove its merit.

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Perfectly Constructed Hair Styles. We have mastered the art of designing becoming styles to meet individual requirements, and our goods are made to last.

Standard Styles

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THE Royal Canadian Yacht Club, always a popular club in summer, seems this season to have found special favor, and every afternoon many are seen having tea on the wide cool verandahs and chatting with their friends. In the evenings a number of men from town go over to the Yacht Club and find in its coolness and beauty a haven of rest after a busy day in the hot city.

Mr. Frank Allan is back from England, returning with the Coronation contingent in which Mr. Allan represented the 48th Highlanders.

Mrs. H. D. Warren and the Misses Warren are at present in the lake district of Scotland.

Miss Kathleen and Miss Naomie Gouinlock have sailed for Quebec, and will pay a short visit to their sister, Mrs. Rieffenshine, before coming home.

Mrs. Moore and the Misses Nesbitt, of Woodstock, will be in Minnecog for the month of July.

Mrs. Reynolds and Mr. Howard Harris are home from England, and leave shortly for Barrie, where Mrs. Reynolds has taken a house for the summer.

Mrs. Charles Taylor and her family are at Winnipeg Beach for the next two months.

The engagement is announced of Rosalind, only daughter of Mrs. H. A. Harrison, and granddaughter of the late E. D. Tillson, of Tillsonburg, to Mr. John Loudon, son of John Loudon, Esq., Birkwood House, Lanarkshire, Scotland. The marriage will take place in August.

Miss Gladys Greenwood, sister of Mr. Hamer Greenwood, M.P., is in town for a few days. Miss Greenwood and her sister were presented at Court some weeks ago.

Mrs. W. R. Johnston has returned from Paris, where she has spent the past two months.

Mrs. Hugh Osler, of Winnipeg, is coming East with her children, and will spend some time with her father in Kingston.

Mrs. Jim Foy's many friends will be pleased to hear that she is convalescing rapidly after an operation for appendicitis.

Dr. George Ross has left for England with Mr. W. R. Johnston, and will go to the continent before returning home.

Mr. and Mrs. E. H. Bickford left on Sunday for Kingston, where they will be for about two weeks.

Mr. and Mrs. Miller Lash are at their summer home in Muskoka for the next two months.

Miss Maude Band will leave next week for a visit to Mrs. Howard Spohn in Penetang.

Mr. John McCaul and Mr. Percy Band have left for a trip through the Great Lakes.

Mrs. R. R. Bongard and family have left for their summer cottage in Muskoka.

Mr. and Mrs. Fred Hammond have sold their house, and will be with Mrs. H. C. Hammond on St. George street for the summer.

Mr. Oliver W. Adams has returned to town after spending a week in New York on business.

Mr. and Mrs. Tom Clarke and family left on Saturday for St. Andrews, and intend to remain until some time in September.

Last week at the Royal Canadian Yacht Club, the yachts of the 20-foot class engaged in a most unique race. The yachts were sailed by ladies. Each boat had a crew of two men, but they were not allowed to touch the stick. It was a very close and pretty race, and the keenest interest was shown by all. The ladies are splendid sailors, and as much at home in the boats as any man. The race was won by the "Whirl," with Miss Edith Lockhart Gordon at the stick. The other yachts competing and their skippers were "Swamba" (Miss M. Fellowes), "Grayling" (Miss Clarkson), "Vivian II." (Mrs. Norman Gooderham), "Sibou" (Mrs. Irving Ardagh). This is the first race of a series to be sailed on the bay this season. A special prize is to be given at the end of the season to the boat making the greatest number of points.

Dr. and Mrs. H. B. Anderson, of Bloor street, have returned from a most delightful trip abroad.

Mr. and Mrs. A. Morley Wickett, and Mr. and Mrs. C. H. Mitchell have left with the Alpine Club for a climb in the Canadian Rockies.

The engagement is announced in Hamilton of Beatrice E., daughter of the late Thomas McBride and Mrs. McBride, to Mr. Ernest George Tucker. The wedding will take place quietly in Hamilton on Wednesday, July 26.

Mr. Gerald S. Hayward, of New York, was in town for a few days on his way to his summer home in Rice Lake. Mr. Hayward is a well-known artist, and I hear has had several orders to paint some well-known people in Toronto.

Mrs. A. P. Burrett and her young daughter will spend the rest of the summer at Niagara-on-the-Lake.

Mr. Scott Waldie spent the week-end at Southampton with his family.

Mr. Bartlett Rodgers, Mr. Robert Laidlaw, and Mr. Charles Bank, who have been in England and France, are to sail for home some time next week.

Miss Mary Burnham has left for Port Arthur to visit friends in that city and also in Fort William.

Commander and Mrs. Spain and Mr. and Mrs. R. Kleiser are enjoying the sea breezes at Naragansett Pier.

Mr. and Mrs. Parkyn Murray have left for Murray Bay, where they will be for a few weeks before going to the Royal Muskoka.

The annual meeting of the Niagara Golf Club was held on July 11 at the clubhouse, some of the members present were Mrs. S. H. Thompson, Mrs. Moncrieff, Mrs. Van Rensselaer, Mrs. A. W. Barnard, Miss Sizer, Miss Chrysler, and Miss Edwards. The meeting was a most successful one, and matches with teams from the following clubs have been arranged to take place during the coming season: Lambton, Rosedale, St. Catharines, and Buffalo.

Miss Hazel Kemp, of Castle Frank, has returned to town after spending a week with her sister, Mrs. Scott Waldie, in Southampton.

Mr. Boris Hambourg is in New York, but will shortly return to Toronto. Mr. Hambourg hopes soon to open a school of music in Toronto.

Mrs. McKenzie Alexander and Miss Jean Alexander are at present in London, and will visit Paris before returning home.

Lord and Lady Strathcona have issued invitations to a garden party at their beautiful country place in Essex on July 17.

Mrs. Sandham is with Mrs. Gzowski at her lovely summer home in Muskoka. Commander and Mrs. Law have left for Crawford Island, Muskoka.

Colonel and Mrs. Douglass Young, of Kingston, are at No. 2 Maple avenue, and will be in town for a few weeks.

Mrs. Proudfoot, who is in Norway, is at present in Christiania, and will leave shortly for London.



Photograph of Lady Helen Gordon Lennox. Photograph of Earl Percy. The two great dual houses of Richmond and Northumberland will become allied by the forthcoming marriage of the above young people. Earl Percy is a captain in the Grenadier Guards, who fought with distinction in South Africa, and was until recently one of Earl Grey's aides at Ottawa.

The Pinnacle of Diamond Perfection

has been reached in "Ryrie" gems—their color, cutting and brilliancy being faultless. Only Diamonds which measure up to this standard are permitted to enter our stock—and we are the only Jewelry House in Canada handling "exclusively" first quality stones.

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TORONTO

At this season of the year, when the verandah is so much in use, a pretty vase of flowers adds greatly to the artistic effect of the "porch." Ferns have a "cooling" look, and

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Pure, mild, soothing, invaluable for man or woman, toilette or nursery. 25c. at all drug stores. Refuse spurious imitations. Ask for Campana's Italian Balm.

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TRAVELLERS' CHEQUES

Issued by The Canadian Bank of Commerce, are the most convenient form in which to carry money when travelling. They are negotiable everywhere, self-identifying, and the exact amount payable in the principal foreign countries is printed on the face of every cheque. The cheques are issued in denominations of

\$10, \$20, \$50, \$100 and \$200

and may be obtained on application at the Bank.

In connection with its Travellers' Cheques The Canadian Bank of Commerce has issued a booklet entitled "Information of Interest to Those About to Travel," which will be sent free to anyone applying for it.

THE John Howard Payne memorial gateway at Union College, Schenectady, New York, will probably be completed and dedicated at commencement this month. The gate will have a central pylon eighteen feet in height with a driveway on each side. The entire structure will be about ninety feet in width. A bust of the poet will occupy a niche on the front of the central pylon, and a bronze tablet inscribed with the words of "Home, Sweet Home" occupies the reverse side of the pylon. The college has just come into possession of some new letters of Payne, also the manuscript of a poem entitled "Home," in Payne's handwriting, which antedates by many years the famous song.

THE gem most sought after is the Australian black opal, which is found nowhere else in the world. It appears in limited quantities in the matrix of ironstone and sandstone in the Lightning Ridge District of New South Wales. It is estimated that since 1890 opals valued at over \$5,500,000 have been found in the State of New South Wales. The State of Queensland also produces many opals the production up to the present time amounting to near \$1,000,000. Sapphires rank next among Australian gems in value of production. They are found in New South Wales and in Queensland, chiefly in the latter State, in the gravel or creek beds. The gems show excellent fire and lustre, but the color is darker blue than the Oriental sapphire. In Queensland the present production amounts to about \$75,000 per year, the total output to date being about \$700,000.

It seems as though the only way left for a young man to rise in the

SUPERFLUOUS HAIR

Removed by the New Principle

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a revelation to modern science. It is the only scientific and practical way to destroy hair. Don't waste time experimenting with electrolysis, X-ray and depilatories. These are offered you on the BARE WORD of the operators and manufacturers. De Miracle is not. It is the only method which is endorsed by physicians, surgeons, dermatologists, medical journals and prominent magazines. Booklet free, in plain sealed envelope. De Miracle mailed, sealed in plain wrapper, for \$1.00 by De Miracle Chemical Co., 1013 Park Ave., New York. Your money back without question (no red tape) if it fails to do all that is claimed for it. For sale by The Robt. Simpson Co., Limited TORONTO.

SYMINGTON'S COFFEE ESSENCE

Absolutely certain to produce a perfect cup of Coffee every time and a child can make it. Try it and be convinced. Made by THE SYMINGTON & CO. Edinburgh & London.

world is by investing \$25,000 in an aeroplane.

A girl of 16 is apt to think that her soul is yearning for the unattainable, when the trouble really is that she is hungry.

Women have no sense of humor, unless it is in their choice of husbands.

When a woman drives a nail she should always have a man around to do the swearing for her.

SOCIAL AND PERSONAL

Miss Josephine Brouse spent the week-end at Lake Simcoe, the guest of Mrs. W. D. Mathews, at their pretty summer home.

Miss Aileen Robertson has returned home after a most enjoyable trip abroad. Miss Robertson will be in town for a short time before going to visit friends in Muskoka.

Hon. J. H. Phippen has left to join Mrs. Phippen in England, and will not return to Toronto till some time in September.

Mrs. W. R. Johnston and young son and nurse have left for their pretty home in Muskoka.

Mrs. Oliphant (Muriel Hoodless), of New York, is at present at her summer home among the Thousand Islands. Justice Britton is also at the Thousand Islands, near Gananoque, visiting his daughter, Mrs. Gilbert.

Miss McDonald and Miss Delia Davies, of Toronto, are spending a few weeks at The Pines, Orchard Beach.

Miss Gertrude Warren is staying with Mrs. Ince at Paradise Grove, and Mr. McIvor is the guest of Mr. and Mrs. Frank Arnoldi. Others who are at Niagara are Mrs. and Miss Dickson, Miss Haidee Crawford, and the Misses Garden. The Misses Gordon, of New York, are expected to arrive at the Queen's Royal this week.

Mrs. J. A. M. Alley and family are spending the summer on Lake Simcoe, near Beaverton.

Earl Grey has kindly consented to open the National Exhibition next month.

Mr. Eric Armour, of Toronto, is among Cobourg's popular week-end visitors.

Camp Temagami has once more its happy crowd of young boys from Upper Canada College and Toronto, and are enjoying themselves as well as learning the art of handling canoes and the rudiments of forest craft.

Sir Henry and Lady Pellatt returned last Saturday from London, where they went to attend the Coronation.

Mrs. Williams Beardmore spent a few days last week with her mother, Lady Mackenzie, at Kirkfield.

Mr. and Mrs. Alexander Laird spent the week-end at the Clifton House. Mr. James Bain went to his summer home at Lake Simcoe for the week-end.

Mr. James Gill, of Pittsburg, was in town for a few days en route to his home in Muskoka.

Mrs. Alfred Denison is in St. Johns, Newfoundland.

Mrs. Thomas Holloway has returned from a two months' trip abroad.

Mr. Albert Nordheimer was at the Windsor in Montreal last week. Mrs. Edward Houston, of Ottawa, is spending a few weeks with her family at Glenedyth.

Madame Desbarats, of Montreal, has left for England to be present at the marriage of her granddaughter, the Hon. Kathleen de Blaquiere, to the Hon. Dudley Carleton, son and heir of the Baroness Dorchester, which will take place in September.

Mr. and Mrs. Harris Hees have taken a house in Cobourg for the summer. Mrs. Alfred Johnston will spend July and August at Atherley.

Dr. and Mrs. Caven are at their cottage at Sturgeon Lake. Mrs. Frazer Macdonald spent the week-end at Balsam Lake.

Mrs. Fred Clarkson is visiting friends in Brockville and will be away for a week longer. Miss Gwyn Darling has returned from Vancouver, where she has been visiting her sister, Mrs. Gordon Fleck.

Among the many who are registered at the lovely Bon Echo Inn at Lake Massanoga are Dr. and Mrs. Miss Britton, Dr. and Mrs. Murray McFarlane, Mrs. Douglas MacArthur, Misses Doris, Isobel and Marie MacArthur, Mr. and Mrs. Beers, President and Mrs. Falconer, Master Gilbert Falconer, Mr. and Mrs. Cochran, Miss Isobel

Cochran, Miss Helen Ross. One meets one's friends everywhere, playing tennis, on the croquet grounds, strolling through the woods, or paddling. During the past week the guests have enjoyed the two impromptu dances given in the pretty ballroom of this attractive Inn.

Mrs. Eustace Smith and her children sailed for England on July 12 by the Royal Edward.

Among those spending the summer at Inch Arran Hotel, Dalhousie, N.B., are Mrs. and Miss Jessie Webber, Miss Crombie of Toronto, Miss Dot Stout, Mr. and Mrs. and Miss Cassels.

Mrs. H. H. Suydam and Mr. James Suydam are leaving next week for the Queen's Royal, Niagara-on-the-Lake.

Mr. Alfred Jones is in town from Cobalt on business, and Mr. George Riely, of Montreal, spent a few days in town last week.

Mr. and Mrs. J. B. Turner, of Gananoque, announce the engagement of their second daughter, Dorothea Owen, to Mr. Douglas Archibald Campbell, son of Senator and Mrs. Archibald Campbell, of Toronto, the marriage to take place early in September.

Mr. Butler Crittenden is in town for a few days, staying at the King Edward.

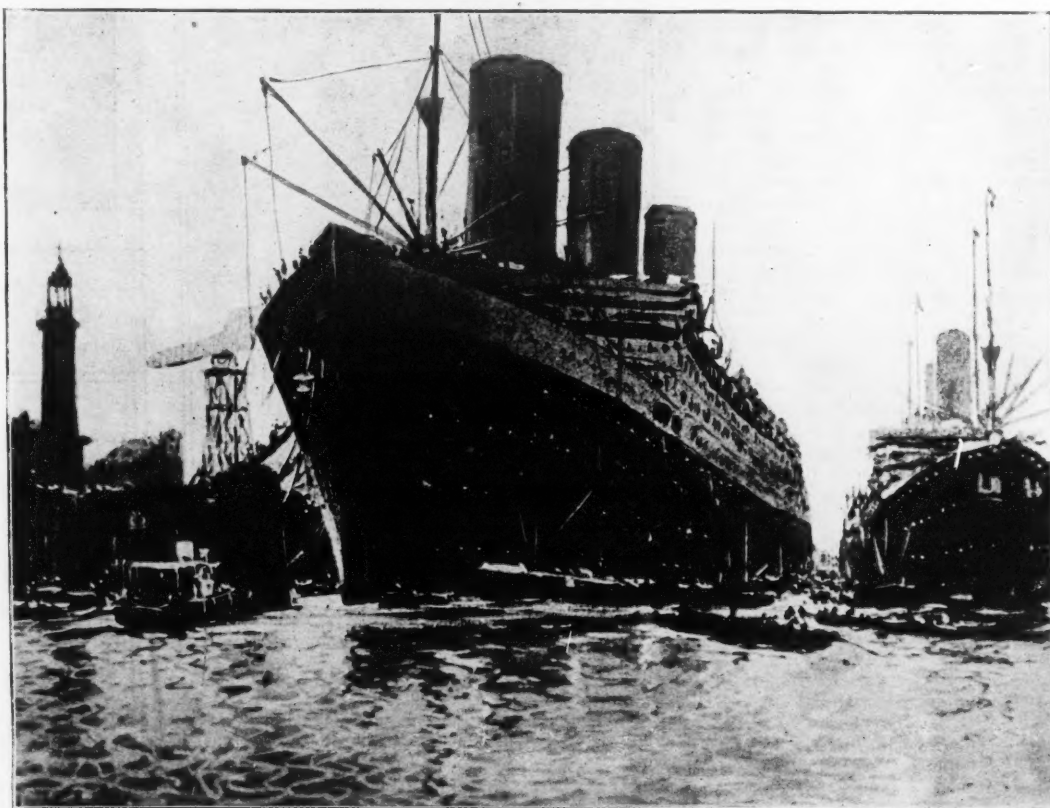
Mr. and Mrs. C. Gzowski will be in town for a week or ten days. Mrs. Gzowski has come to welcome her son and daughter-in-law, Mr. and Mrs. Norman Gzowski, who arrived in town on Wednesday from England.

after shrimp, laughing merrily as she climbs from rock to rock. She loves also to go down to the shore in the evening to watch the fisher folk draw in their nets. She is a tennis enthusiast, and only four years ago, is known to have played as many as eight sets in one day without any apparent fatigue. Not the least among her pleasures is to sail with her son, Maurice, on his yacht. Every week she either drives in her pony cart or sails to the other end of the island, where the little French village stands.

Here she visits her humble neighbors, and many and varied are the charming bits of gossip told by the loquacious villagers. Madame's numberless acts of kindness which have endeared her forever to their warm, expansive Breton hearts, a thousand and one gracious and kindly deeds which reveal quite a new side of the nature of "la grande Sarah," as she is called in Paris.

Not a very long time ago it was the good fortune of the writer, while on a jaunt to the coast of Brittany with some French friends to catch a glimpse of the charming home life of Madame Sarah Bernhardt at her summer place on the rugged rockbound isle. It was in the middle of the month of July that chance brought us to the isle, and a few days later a steamer arrived, bearing the actress and a host of chosen friends, among whom well-known faces were to be recognized—Rostand and his gifted wife being among them—and others whom we knew as familiar figures on the stage or in the literary and artistic world of Paris. An unusually smooth sea brought this little crowd of mondaines into the tiny harbor, and every vehicle on the island was soon in requisition to bring the fluttering and gesticulating guests and their hostess to her summer retreat.

But more fortunate was a friend of the writer, who



THE IMPERATOR, BIGGEST SHIP IN THE WORLD, TO BE FITTED WITH ANTI-SEASICKNESS DECKS. The gigantic 900-foot steamer, Imperator, now being built at Hamburg, Germany, for the Hamburg American Line, will, when completed, not only be the largest vessel in the world, but will in addition, insure her passengers against the terrors of seasickness. This happy condition is to be brought about by the installation of the Frahn decks on board the monster—a device that reduces the motion of a ship to a minimum. Copyright, Underwood & Underwood, New York.

Bernhardt's Breton Home.

LIVING as Mme. Sarah Bernhardt does, in the limelight of publicity, there is very little in the tragedienne's life that is not known to her public from one end of the world to the other; but even the majority of her Parisian audiences, accustomed as they are to applaud the actress in her wide range of parts, both on and off the stage, are hardly aware of one very different, though no less graceful, role that she plays periodically in a far away corner of Western France.

There in this tranquil and almost unknown part of the world, on the rocky little island of Belle Isle, Mme. Bernhardt is regarded and revered not as a great artist, but as the Lady Bountiful and patroness of the district, whose never failing good nature is ever ready to lend substantial aid or friendly sympathy to her humble vassals. Their cottage doors know, as well as her audiences at the theatre in Paris, the tragedienne's face and figure. And the actress too, is just as familiar with the simple life around her, knowing all the peasants' children and children's children by name, and their family histories of joy or sorrow.

Her retreat is an abandoned fort, built in olden days to defend the French Coast from possible English invasion. For many decades it had been given over to the bats and owls, but its existence was finally discovered by Mme. Bernhardt when on an excursion among the islands of the Breton coast. She saw in its isolated and picturesque surroundings something that appealed deeply to the artist in her nature. Then and there, she started to unravel the red tape of French officialdom that bound it to the Federal Government. Long and wearisome negotiations were necessary, before the last document was signed which permitted her to lease the quaint old property, just twenty years ago.

Those who have been privileged to pay their respects to the great artist in her retreat say, that they return from thence with a new, surpassing sense of strength and peace. They describe this quiet spot as, fields of green velvet, hedges wild and unkempt, woods where dwell the eternal shadows, and smoked men and saboted women of deliberate speech and slow moving eyes.

The abode of Madame, "Fortress Sarah Bernhardt," as the Breton folk have named it, is a pile of brown stone, built square and turreted at each corner. The rooms of the old fortress have been changed as little as was necessary in order to make herself and her guests comfortable. Each of the sentry rooms at the corners, has been fitted up as a guest room. A cleared space of fifty feet square and roofed by the interlaced branches of huge evergreens, is her drawing room. This is her favorite spot on the island; the beloved of all rooms in her unique abode. Close by on the hill top is her studio, where Madame retires to paint, if she be so inclined, or to model a statue, or perhaps to write, if her mood require that form of expression.

But on the whole she spends these months of rest at Belle Isle largely in the open. Mme. Bernhardt is a great sports woman and finds rare delight in wading

visited Madame for three days. He tells with delight of the sweetness and simplicity of the world's greatest artist in her home life, and speaks of her as a rare comrade, a kind mother and a staunch friend.

All day the mistress of the fortress is at the service of her guests. She chats with them gayly, brilliantly. She leads them over the old fortress, recounting its bloody stories. She guides them through the woods on long tramps, unless, perchance, they sail or fish or drive.

At five o'clock she leaves them to their pleasure. The hours from five to seven-thirty are called Madame's hours—and are inviolate. At half after seven she rejoins them for dinner, khaki and flannels for outdoor sports, replaced by shimmering silks and satins.

Perhaps one of the most interesting things my friend told me was the beautiful devotion of Madame Bernhardt for her grandchildren. Every evening she would insist upon their being brought to her after dinner. Then would ensue, veritably, "the children's hour," when she would romp with them, at hide and seek, or other games, laughing like a child herself and seeming to enjoy the pranks quite as much as they; and not herself alone, for her guests, impelled by her forceful enthusiasm entered into the sport, and often found themselves seated or kneeling on the floor, enthusiastic participants in the time honored game of blind man's buff.

The day at the fortress ends at midnight with cheery good nights echoing through the old stone halls.

Madame Bernhardt is happiest, as she herself would tell you, when after a hard season in Paris or "on the road" she can retire to the solitude and savagery of Belle Isle. Here and here only, can she live naturally, among the peasants and rude fisher folk. Of course, echoes of Paris are brought down to her, even in this retreat, by the artists whom she admits to her intimacy. But at Belle Isle she shakes off the wearing tyranny, the relentless spell and influence of the stage, and reveals herself a woman with a warm sympathy for the simple human side of life.

Witty to a fault, insatiably curious, an excellent listener and a delightful talker, she makes an ideal hostess. She is interested not only in her own art and life but in the affairs of others. This is perhaps the secret, if there be a secret, of the strange power and youthful energy which she still enjoys.

Mme. Melba made her first speech in public a short time ago on the occasion of her birthday, when she addressed some 350 students of the Guildhall School of Music in London. She has given a scholarship to the annual value of \$150 to the school, open to sopranos from all parts of the country. In the course of her address Mme. Melba declared the English language equal to French and superior to German for musical expression. The committee of arrangements presented the singer with a silver rose-bowl, and in the afternoon she was the recipient of great quantities of flowers.

To contract a tie is to live with a complication.

Old Favorites

The Way to Arcady.

Oh, what's the way to Arcady,
To Arcady, to Arcady;
Oh, what's the way to Arcady,
Where all the leaves are merry?

Oh, what's the way to Arcady?
The spring is rustling in the tree—
The tree the wind is blowing through—
It sets the blossoms flickering white.
I knew not skies could burn so blue
Nor breezes blow so light.
They blow an old-time way for me,
Across the world to Arcady.

Oh, what's the way to Arcady?
Sir Poet, with the rusty coat,
Quit mocking of the song-bird's note.
How have you heart for any tune,
You with the wayworn russet shoon?
Your scrip, a swinging by your side,
Gapes with a gaunt mouth hungry-wide.
I'll brim it well with pieces red,
If you will tell the way to tread.

Oh, I am bound for Arcady,
And if you but keep pace with me,
You tread the way to Arcady.

And where away lies Arcady,
And how long yet may the journey be?

Ah, that (quoth he) I do not know:
Across the clover and the snow—
Across the frost, across the flowers—
Through summer seconds and winter hours,
I've trod the way my whole life long,
And know not now where it may be;
My guide is but the stir to song,
That tells me I cannot go wrong,
Or clear or dark the pathway be
Upon the road to Arcady.
But how shall I do who cannot sing?
I was wont to sing, once on a time—
There is never an echo now to ring
Remembrance back to the trick of rhyme.

'Tis strange you cannot sing (quoth he)—
The folk all sing in Arcady.
But how may he find Arcady
Who hath nor youth nor melody?

What, know you not, old man (quoth he)—
Your hair is white, your face is wise—
That Love must kiss that Mortal's eyes
Who hopes to see fair Arcady?
No gold can buy you entrance there;
But beggared Love may go all bare—
No wisdom won with weariness;
But Love goes in with Folly's dress—
No fame that wit could ever win;
But only Love may lead Love in
To Arcady, to Arcady.

Ah, woe is me, through all my days
Wisdom and wealth I both have got,
And fame and name, and great men's praise;
But Love, ah Love! I have it not.
There was a time, when life was new—
But far away, and half forgot—
I only know her eyes were blue;
But Love—I fear I knew it not.
We did not wed, for lack of gold,
And she is dead, and I am old.
All things have come since then to me,
Save Love, ah Love! and Arcady.

Ah then I fear we part (quoth he)—
My way's for Love and Arcady.

But you, you fare alone, like me;
The gray is likewise in your hair.
What love have you to lead you there,
To Arcady, to Arcady?

Ah, no, not lonely do I fare;
My true companion's Memory.
With Love he fills the Spring-time air;
With Love he clothes the Winter tree.
Oh, past this poor horizon's bound
My song goes straight to one who stands—
Her face all gladdening at the sound—
To lead me to the Spring-green lands,
To wander with enclaving hands.

The songs within my breast that stir
Are all of her, are all of her.
My maid is dead long years (quoth he)—
She waits for me in Arcady.

Oh, yon's the way to Arcady,
To Arcady, to Arcady;
Oh, yon's the way to Arcady,
Where all the leaves are merry.

—Henry Cytle: Bunner.



TORONTONIANS IN AN AIRSHIP. Picture of Mr. and Mrs. G. R. R. Cockburn taken at Contrexville, France.



PRIMROSE DAY. The Diersell monument at Westminster, covered with wreaths. Photo by F. B. Boudier, Vankleek Hill, Ont.

MURRAY & LANMAN'S

Florida Water

"THE UNIVERSAL PERFUME"

Is unique in quality and universal in popularity. It cannot be replaced by any of its imitators. For the after shaving, as a rub-down after exercising, and for general dressing-matchless. Its delightful and during especially, Murray & Lanman's Florida Water is truly a necessity.



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SOLD BY ALL LEADING DRUGGISTS
LANMAN & KEMP, 155 Water St. New York

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The most elaborate and dainty silk or net waists can be dry cleaned by our process and made to look as fresh and nice as new without injury to material or color.

It is not necessary to remove trimmings, rip seams or alter the waist in any way before sending it to us—and we return it clean, fresh and as attractive as when first worn.

BRANCHES EVERYWHERE

R. PARKER & CO.
Cleaners and Dyers, Toronto.
201 and 791 Yonge St.
99 King St. W.
47 and 1324 Queen St. W.
277 Queen St. E.

FOR INFANTS, INVALIDS, and the AGED.

BENGER'S FOOD

assists nature.

It is used mixed with fresh new milk and forms a delicate and nutritive cream which is enjoyed and assimilated when other foods disagree. It is entirely free from rough and indigestible particles which produce irritation in delicate stomachs.

The *Lancet* describes it as "Mr. Benger's admirable preparation."
BENGER'S FOOD, LIMITED,
Ottawa, Ontario, Canada.
Benger's Food is sold in tins by Druggists, etc., everywhere.



Children's bank accounts can be opened in either of two ways—in the name of the child, or in the parent's name "in trust." By the latter method the parent controls the withdrawals. In either case the child can make deposits and learn early the forms of banking and the value of economy.

Every child should have a bank account.

THE TRADERS BANK OF CANADA

Capital and Surplus, \$4,650,000

Meyer's Parlors, At Sunnyside Assembly Saturdays 8.30 to 11.30 p.m. Fraick's Orchestra. Afternoon Tea daily. Fish Dinners daily, 12 to 2 and 5 to 8 p.m.



DRESS

THE newest summer hats are picturesque beyond those that have recently gone before them. A Tyrolean or Calabrian brigand's hat is the latest—the crown high and pointed and the brim rolled over ever so slightly, shading the forehead without eclipsing it. The trimmings of such hats are important, immensely long aigrette effects being the first demand. The wheat stalks, which have already been much talked of, are used in all sorts of odd ways on them. One of the newest is the encircling of the entire crown with the high-standing heads. The heads of the grain are so tall and willowy that they fall together at the top in a point or taper, which is another note of the moment's styles. The wheat is made in all colors, regardless of nature's taste, the dead white and the vivid colored ones being about equally popular. Black hats are often treated to the dead white stalks, which look almost ghostly with their long beards. An effective scarf is of black chiffon over white chiffon banded with a wide bias of white satin and finished at the end with a fringed passementerie ornament.

LEMON color is very fashionable this summer. It is nothing more than a rich buff, but for want of something novel the tradespeople title it lemon. We see introductions of it everywhere and on anything. Now that hot weather has made it unpleasant for cerise, the latter has taken something of a back seat and buff has come in. Entire dresses of it are seen, and they are most lovely. Those in linen, in silk, in radium touched with black, or even white, are beautiful. Then we see loads of white frocks with ribbons or sashes of the yellow.

COATS that contrast in one way or another with the gown yet have a definite relationship to it, are very much in evidence. Among the daintiest toilettes for young girl's afternoon wear are the flowered cottons in lovely color effects with changeable taffeta coats that harmonize with the flowers and foliage of the printed material. And the hat and parasol will be in one of the colors, with flowers on the hat blending in with the printed ones of the gown.

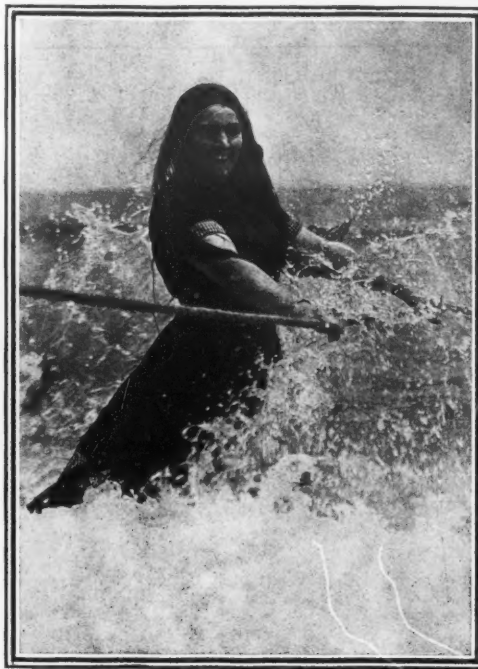
THE hats with big bows are just in the prime of their vogue. A girl cannot get the bow big enough when the bow is the only thing that trims her hat. And the bows are made of everything that the milliner finds at her hand—velvet edged with plain or striped silks, plain velvet, ribbons, plain striped, flowered, watered or brocade—an endless range of materials. Some of these two-toned scarfs that come for outing hats are smart and effective, and they are reasonable in price. Some of them are woven with silk and linen together, and have an attractive shimmer, both in color and gloss.

IN midsummer the lingerie gown is always fashionable, and this season the demand for fine lace and embroidery is greater than ever known. Embroidered linens, batistes and even embroidered laces are combined, and so cleverly combined that the result is charming beyond expression. The most elaborate and finer work is necessarily expensive, but there are many grades of work, and also there are many imitation embroideries and laces that are effective and perfectly practical. The princess style of lingerie gown, or rather the one piece, as it is called when skirt and waist are joined, is the smartest this season, and in the finest of these gowns the joining is so perfectly finished that it is difficult to discern. It is quite popular, however, to have waist and skirt joined with narrow cord or piping, and this may or may not be hidden under a sash or girdle.

MANY quaint and picturesque details of old time dress are to be noted on the newest gowns. Forty years ago tiny ruchings and pleatings of satin and velvet ribbon put on in scalloped rows around the bottom of the skirts were most fashionable. Once again has the fashion found favor, and five or six of these pleated scallops are most effective as the trimming for a delightfully smart black and white striped voile gown. On the waist of this model there is a bertha of the material trimmed with two rows of the same peated ribbon. This is a rather striking gown in cerise and white, effective and

novel, but not a good fashion to be chosen if the wearer is inclined to be large, for the lines are not distinct. On a slight young figure it is far prettier, for then the material falls in becoming soft folds and the lining, if so desired, can fit close in princess style.

TO be comfortably gowned means such a lot, for it is only within the last two or three years that the wonderful truth has been learned that gowns for summer can be made in such fashion that they are practical, even when lined. A silk or lawn lining, well boned to support the bust, need not add one particle of warmth, and gives a finished appearance to the gown, and when there is no lining over the shoulders or in the sleeves the waist is as delightfully cool as if made of muslin or china silk.



DISCARDING CAPS.
Strictly up-to-date nymphs have given up wearing the jaunty little bathing caps formerly in vogue.
—Underwood & Underwood, New York.

The collarless waist, not cut low, merely made without a collar, is also cool, but is not always becoming. To make it becoming an unlined collar of finest net is all sufficient and does not add to the warmth.

VOILE, chiffon, marquisette—there is a ceaseless repetition of their popularity this season. All transparent materials, and surely there are many more than were ever known before this season, are in constant demand, and such charming results are achieved it is not remarkable that dressmakers and customers alike are enthusiastic.

There are so many combinations of color and design, flowered, figured and striped, one and all prove practical for the fashions of to-day, and there is just as wide a range of price as of design or color, so that it is not only the rich woman who can buy what she will, but the woman of limited means who has now an opportunity to be smartly and comfortably gowned.

WHETHER it is easier to select the summer wardrobe when the fashions of the season are marked and distinctive or when there is no hard and fast rule is a debatable point. When there is no ultimatum of how a woman shall dress then there is such a multitude and variety of choice that the average woman is bewildered and often discouraged in the endeavor to select wisely.

AN unusual gown made for a water fete abroad was of very fine English eyelet embroidery veiled with Quaker grey chiffon to the knees, and below this the embroidered batiste had been dyed the exact shade of the chiffon. The skirt had a deep hem of the grey gauze over white and the gown throughout had a lining of white Japanese silk. The bodice was a pretty affair, as it should have been, considering its price. It was tucked finely at the shoulders and had an odd garniture of the soft grey in satin ribbon—a knot of the ribbon trimming the middle of the waist front while the ends dipped downward toward the sides. At the sides there were a sort of tucked bertrille effect of the chiffon. A trim-looking morning frock in semi-princess style is the result of combining the blouse-waist described above with a narrow circular skirt. Its length below regulation waistline is thirty-seven inches, and its lower edge measures two yards. A convenient feature is the buttoned closing down the side of the skirt. The raised waistline may be more desirable than the normal waistline.

REAL fashions have no age. What a woman looks most beautiful in—that is fashion for her. Of course, there is a certain trend—the mode; but the mode should only be that which best becomes the wearer, adapted, perhaps, to a certain uniformity. In a day of tight skirts, a crinoline would be out of place, but then the crinoline was always out of place.

Here are a few of my newest models which are based upon olden lines. The pretty little afternoon toilette is taken from the Victorian period—and the modern touch gives it the necessary piquant point. The debutante's gown is a simple little thing in which one can see, here and there, a favorite line of our grandmothers. The gown of grey mousseline de soie has more than a suggestion of the Orient—and what so old and always new as the hints that come from the East? I would like to call attention to an evening cloak—the upper part is of chiffon, and the lower part has a train of charmeuse. The new drapery of chiffon is, I think, original with its jeweled straps holding it in place at each side. This is a fancy that can be varied almost illimitably to suit the wearer.

Rexall

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Two Sizes, 50c. and \$1.00

Eradicates dandruff—Promotes hair growth

Your Money Back if it Doesn't

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They are the Druggists in nearly 4000 towns and cities in the United States and Canada.

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Oriental Rugs

Buy your Rugs now and save from 25 to 50 per cent. Some Rugs offered at

Less Than Half-Price

In order to make a success of our Midsummer Sale, we have made all necessary preparations, and have reduced the prices of our entire stock of genuine Oriental Rugs with the sole object of reducing our large stock, doing away with any idea of profits.

We invite those furnishing new homes to avail themselves of this opportunity and make their selections from the largest and finest Rug stock in Canada at our unusual Midsummer prices.

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40-44 KING ST. E., TORONTO.

When the warm weather is here you will find it a great comfort to use

CALVERT'S Carbolic Toilet Soap

It is so delightfully refreshing and cleansing, and for everyday toilet use it is a good soap to choose, pure, pleasantly perfumed, and antiseptic.

15 CENTS A TABLET. For a Trial Sample send 2c. stamp to F. C. Calvert & Co., 349, Dorchester Street West, Montreal.

Get Rid of Corns Don't Wait

You can stop the pain in one minute. You can loosen the corn in two days, and remove it. You can do this without soreness, without inconvenience—without any feeling whatever. Just attach a Blue-jay plaster. It is done in a jiffy. Then forget about it. The plaster protects the corn. A bit of soft B & B wax begins to loosen it gently. In two days the corn comes out, and that ends it. Millions of people end all corns in this way. Other treatments are now little used. Go get a package. Don't let corns torment you. Take them out.

A In the picture is the soft B & B wax. It loosens the corn. B protects the corn, stopping the pain at once. C wraps around the toe. It is narrowed to be comfortable. D is rubber adhesive to fasten the plaster on.

Blue-jay Corn Plasters 15c and 25c per package

(6) Also Blue-jay Bunion Plasters. All Druggists Sell and Guarantee Them. If not convinced, ask for sample—free. Bauer & Black, Chicago and New York, Makers of Surgical Dressings, etc.

The C

(Continued)

tage, within carolling like English songs. At the sound of the face, which he full, grew such Things which and harmless of the Nova ugly Hydra h of the song tage.

Clo tried found the ro she flicked past the cott white toddle ed by his ca half-bred col

(He stood d ing up at the ened eyes, w tween him a

Clo sharp and sat spel child, who r flinchingl entered into the keenest woman.

The baby some and st blue eyes of soft brown c sturdy feet, flinty rocks, den pause of

Then he u rged by th the road tow his wide ey in the wago

Clo pulled the pony tur child still h collic pushed anxious war

Suddenly cry, a flutter of the cliff, low and gre an arrow do

Clo straig and lookin drove on ou was ever th now and a howls of th Bertha as s and down t the rattle o pulled madl of the grea

When Clo white and not please incoming She went t her bed sh little cry, s white and grey over

VERY Clo Need, old J bayside c velope, and mistress.

The clun ed him to the dapple lounging c still; what night had guess, but the mornin

By her thin slip had just b Now sh the old m ly rose up

"What Joey M "Mornin hat, whil breath an

"I have seeing he I hap h were not nets cau be neithe says I, an "Oh, than

"Just I. "But say. Wc and I ha Bertha g were bor

"Tis Parson I says I. but me told till to she. be told, pened ne I just to know."

The f look on, cat over forth. "My C ing like says he saying i as ninep When hands a were p When

The Conversion of Clo' Kelly

(Continued from page 26.)

tage, within which Bertha worked, carolling like a bird one of the old English songs.

At the sound of her singing Clo's face, which had been calm and peaceful, grew suddenly black as night. Things which had seemed far away and harmless, in the sylvan reaches of the Nova Scotian valley, reared ugly Hydra heads as the sweet notes of the song floated from the cottage.

Clo tried to turn her pony, but found the road too narrow, then, as she flicked the sturdy little beast past the cottage, a tiny child in white toddled into the road, followed by his caretaker and playmate, a half-bred collie.

He stood directly in her path, looking up at the horse with half-frightened eyes, while the collie pushed between him and impending danger.

Clo sharply pulled up the pony and sat spellbound, gazing at the child, who returned her stare unflinchingly. At that moment the iron entered into her soul, and she felt the keenest pain given to a loving woman.

The baby boy was distinctly handsome and strong, with the serious blue eyes of Skipper Ned, and the soft brown curls of little Bertha. His sturdy feet, well shod against the flinty rocks, were set wide in his sudden pause of fright at the pony.

Then he collected his wits and, urged by the collie, backed out of the road toward the cliff, still with his wide eyes watching the woman in the wagon.

Clo pulled one of the reins, and the pony turned toward the cliff. The child still backed away, while the collie pushed him and whined an anxious warning.

Suddenly there was a strangled cry, a flutter of white over the edge of the cliff, and then a rush of yellow and grey as the collie sped like an arrow down the path to the beach.

Clo straightened herself suddenly, and looking neither right nor left, drove on out of sight. In her ears was ever that strangled little cry, now and again drowned by the howls of the collie, the shrieks of Bertha as she fled across the road and down the rocky path, and even the rattle of old Joey's oars as he pulled madly out from the shadow of the great rock to the shore.

When Clo reached home she was white and silent, the sweet air did not please her, nor the rush of the incoming tide soothe her tremors. She went to her room and lay upon her bed shivering, hearing ever that little cry, seeing ever that flutter of white and that flash of yellow and grey over the cliff.

VERY early on the morning after Clo drove home from Bare Need, old Joey Morgan arrived at the bedside carefully carrying an envelope, and asking for speech of the mistress.

The clumsy house servant directed him to the orchard, where, under the dappled shade, Clo sat in her lounging chair, white and aged and still; what the long watches of the night had brought her, none might guess, but she was an old woman in the morning.

By her side on the grass lay a thin slip of paper—a telegram she had just been reading.

Now she sat with closed eyes, as the old man drew near, then suddenly rose up staring and gasping.

"What do you want of me?"

Joey Morgan tells the story thus: "Morning," says I, taking off me hat, while her fell back short o' breath and white as a cod's belly.

"I have summat to tell," says I, seeing her were main scart o' what I hap had to say. "T'little lad were not hurt nor killed. The nets caught he and held he. There be neither bruise nor scrat on he," says I, and her cries out loud enough, "Oh, thank God!"

"Just so, so say all o' we," says I. "But that's not what I come to say. Would 'ee please to read this?" and I hands she over the stiffert Bertha give to I the night her boy were borned."

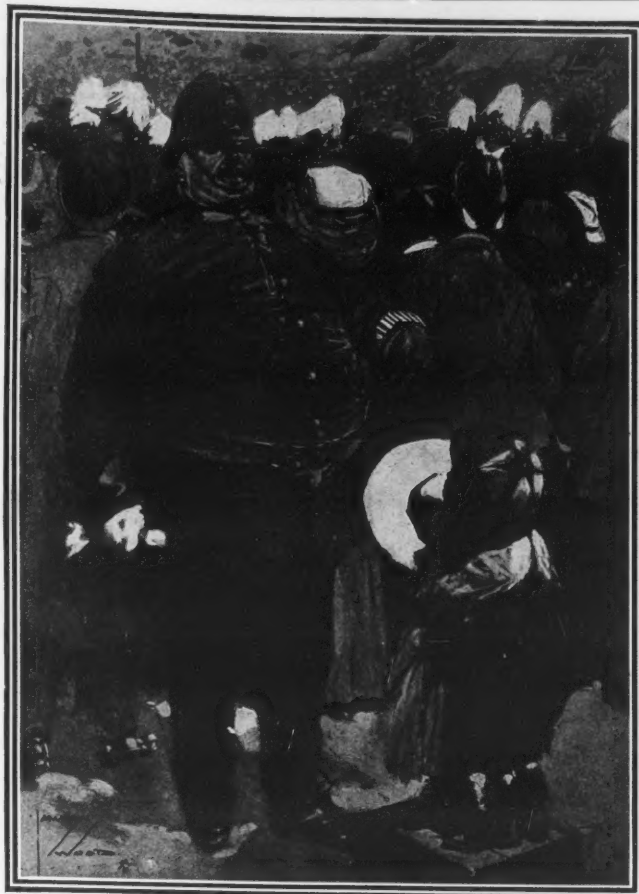
"Tis clear writ and signed by Parson Brown o' Heart's Content," says I. "Tis all right and proper, but me dearie wouldn't have you told till her man was here," says I to she. "Only, I think you'd best be told, along o' things that's happened no later nor yesterday morn. I just took it on meself to let you know," says I, and glad it's over.

The face of she were awful to look on, as her turned that stiffercat over and over and back and forth.

"My God," says her, dry and rasping like in her gullet. "My God," says her. "Martin's son," and so saying her just swooned off as neat as nippence."

When Joey tells this he waves his hands as airily as though the simile were particularly well chosen.

When Clo Kelly came to herself,



The Constable (to the enterprising pair bent on seeing the Coronation procession): "Now, then, be off—blockin' the view! No temporary stands allowed."

lying upon her white bed in her pretty room looking out upon the bay, her heart was like to burst with remorse, while at the same time her very soul sang with relief.

She was so utterly humbled and humiliated that she turned her face to the wall when the clumsy serving maid raced in to say Skipper Ned and the doctor would be in at once.

She heard them climbing the stairs and when her husband pushed the door gently open, she gave a great cry, "Oh, Ned, Ned, if I had only known," and was caught into uncomprehending arms with great tenderness and compassion.

For it was not of the baby she thought, nor yet of her son, but only that her husband, the love of her youth, had been wronged and condemned; that now all her life should go to making amends to him.

She murmured incoherent things to that effect, which Ned Kelly did not bother to understand. Always patient, loving and loyal, such a monstrous suspicion as had darkened his wife's soul would never have seemed possible to him.

And by and by she grew silent and passive, and the old doctor smiled and said she was quite all right, and that the telegram to say that Martin had received his degree, and all sorts of honors had been too much for her.

When, after some time, she smiled

warily at her husband and handed him Joey's envelope enclosing Bertha's marriage lines, life seemed very sweet to both of them.

Skipper Ned sent for Joey, and restored the lines, and Joey carefully avoided the pleading eyes of Clo Kelly, as he remarked that 'twas a fine day and the word was good from the Labrador.

Then Clo whispered something in Skipper Ned's ear and that grave and silent person started as if a hornet had stung him, turning fiercely upon Joey and demanding:

"Why wasn't I told about the child?"

Then came Joey's hour of great content.

"Us be not great talkers, down at Bare Need," said he demurely. "And little Bertha would have nothing said until her man was here."

Clo Kelly sat up on her bed, and leaned toward the old man.

"Joey Morgan," sighed she, "you are grand people at Bare Need. In all the world there are none so grand. Will you bring little Bertha here, and her boy, since Martin will be home to-morrow?" Then did Joey Morgan bow without that reserve which Clo had always felt in the salutations of her neighbors, and his great voice rang out bravely as he took Clo's trembling hand in his.

"The good Lord bless thee, ma-

dam," said he. "I will bring little Bertha and the lad the morn's morning."

Then Skipper Ned, with a kiss on Clo's cheek, added:

"Maybe you would tell Bertha and the little lad that Granpa and Granma will drive over for them after breakfast. And what did you call the little lad—eh, Joey?"

The old man stopped at the door, turned, and said slowly:

"I had not the calling of he. Little Bertha called he Edward."

And Clo, laughing and crying, said brokenly:

"Twas well done, Joey Morgan. He's named for the best of men." At which Joey Morgan favored her with a wise nod and a wide grin, and Clo felt that her sins were forgiven.

THERE is nothing but the obvious to record further.

Dr. Martin Kelly drives his neat gig along the Cliff road, along the Lasses road, inland over mountains and up and down the sweet dales and glens. Never was such a wise young man, nor one better loved and appreciated by his patients and people.

Sometimes a tall, grey-haired, bright-eyed, gentle-voiced woman sits beside him, to whom the islanders give hearty greeting, and to whom every one owes deeds of kindness.

Sometimes a small, very important dame, with wide brow and soft tendrils of curly hair is beside the young physician, and upon her the quiet islanders lavish blessing and grins of approval.

Yet again the doctor may carry in his gig a manly little lad, who sits silent and serious while old women worship him in cracked trebles and such old-timers as his great-grandfather bless him in deep-toned voices, he meanwhile minding the mare with disconcerting devotion.

It may have been six months back that I found myself before the gate of Joey Morgan's cliffside cottage, and paused to knock and ask after his health.

A sonsy woman of fifty opened the door, and civilly asked me to be seated.

"He do be gone to his nets, but 'tis tay-time and he's like to come in any minute. Will you wait him for your tay?"

Just as she spoke Joey came slowly up the path, his silver head topping the ledge of rock and his broad shoulders and immense girth slowly coming into view.

We greeted as old comrades, and, Joey beckoning to the sonsy woman, she came forward, whereupon he presented her thus:

"This is the fourth I've tried, and nary one on they bad. Her and I was joined last Easter, and her do make up finely for losing little Bertha."

He turned to watch her as she bustled after the tea-pot and set it on the stove, and said, very gently and sweetly, "Her do be rare good to I."

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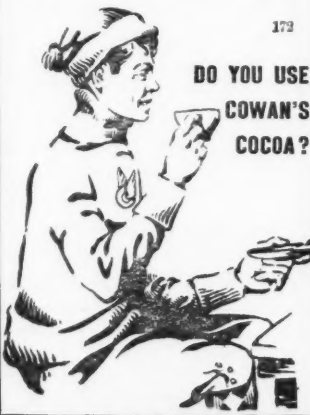
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What Woman Lacks

She is Hancapped Because
Unable to Cheer or Yell

"I USED to imagine," said the journeyman philosopher, "that the failure of a woman to obtain those social and political privileges for which she has so long contended was due to her steadfast refusal to wear pockets. I held that the stuffed and lumpy male owed this dominance in world affairs to the fact that the contents of his bulging pockets—his knife, fountain pen, prayer book, tobacco, memoranda and other portable goods—were the arms and accoutrements by which he won and retained his supremacy, he being ever ready to meet any emergency and make the best of it. Woman, I contended, would not wear pockets out of fear of marring the symmetry of her form, and hence was never equipped for action in a crisis, having in such moments to appeal to the pocketed sex for assistance.

"It was a pretty theory, as theories go, but it is disproved by the logic of events. Woman has not adopted pockets, it is true, but she carries more impediments in her hand bag, her hat and her hair than man can possibly put in his nineteen assorted pockets. She doesn't carry the right things, of course, but she has the means at her disposal.

"I had to look further for the reason of her inability to gain her ends, and I have found it in her lack of lung power.

"Woman is totally unable either to cheer or yell. Nature withheld from her the vocal means of expressing defiance, joy or triumph. Nothing is more feeble and dispiriting than the attempt of a lot of women to cheer or yell in concert. The resultant noise resembles nothing else so much as the moaning of one in the throes of nightmare. It is a pitiable, impotent wail, having in it no note of strength. If you do not believe me go to a matinee any day and be convinced.

"Now a woman can scream or shriek and make the welkin ring nine times out of ten. In the expression of alarm or horror she is gifted beyond her brothers, but these are defensive rather than offensive notes. They do not inspire to the charge, but rather to the panic-stricken flight. They are not martial sounds of battle, but ignominious appeals for mercy.

"It is a lamentable fact that no matter how large and enthusiastic a meeting of suffragettes may be, its participants invariably go away bowed down by a feeling of dismal foreboding for which they are unable to account. It is the attempted cheering that causes this depression. Carried away by the eloquence of their orators in reciting their wrongs and rights, the vast concourse rises up as one woman and cheers as one—sick kitten.

"To one who, like myself, is heartily in favor of the complete enfranchisement of the sex, such forlorn wails seem to be the dirges of a lost cause. There is nothing in them to inspire that splendid heroism which is essential to the winning of great battles.

"Her inability to sound warlike notes is a physical defect in woman and cannot be remedied. What, then, is she to do in order to make the noises necessary to the triumph of her cause? Her own feeble yells have just the opposite effect to that desired, inspiring fearfulness rather than courage.

"She must refrain from the attempt to yell, at any cost. But there are thousands of strong-lunged, able-bodied men in the ranks of the unemployed, who would be glad of the opportunity of making a little easy money at plain and fancy yelling, and these could readily be hired for the occasions when 'tremendous enthusiasm' is requisite.

"This arrangement would serve a double purpose in advancing the cause of woman suffrage. It would provide the necessary noise and at the same time make converts to the cause among voters—for these hirelings all have the right of suffrage. To be consistent in their labor, they must not only yell for the cause, but vote for it as well."—Chicago News.

PRINCE KATSURA, formerly a marquis, has advanced from a position of comparative obscurity in his almost meteoric career, and has steered the state through the momentous epoch of its modern existence. In 1899 he formed a cabinet under circumstances which had baffled Prince Ito, made it a stepping-stone to success, and in its life of eight years three important achievements were added to Japan's history—the alliance with England, the war with Russia, and the annexation of Korea.

The modern Diogenes is generally looking for trouble.



UNITED TO HIS AFFINITY.

Emilio de Gogorza was married on July 12 in Paris to Emma Eames, the great soprano, whom he has for several seasons supported on the concert stage. Two years ago Gogorza's wife divorced him, naming Madame Eames as "psychic" co-respondent, but making no charge of misconduct. American Press Service.

The Common Stock of Wit

MR. Howells in his Easy Chair has a number of things to say about American humor, says the New York Evening Post. Like others, he is wondering who will fill, or partially fill, "the void which now aches from the vast absence of Mark Twain." He considers favorably Mr. Holman Day, author of "The Skipper and the Skipped," because "he knows the intensity, almost to feminine shrillness of the New England rustic whom he deals with." But Mr. Howells is not quite certain of his choice, and adds, "unless, indeed, Mr. Irving Bacheller, in his new departure of 'Keeping Up with Lizzie' is going to dispute it." Mr. Dooley is placed outside the competition for the reason that "he is distinctively a philosophical observer." Picking the successor of Mark Twain, Mr. Howells naturally realizes, is the right of the public at large, not of a critic, and no doubt for that reason he did not wish to seem too serious in his judgments. Yet one might have hoped to find, even in informal speculation an analyst of American humor and—since Mr. Howells runs back in his survey to European writers of the sixteenth century—the trend of humor sketched with some precision. He has been content, however, to give merely off-hand opinions: "The joking in Rabelais is not only filthy, it is atrocious." "The humor of Cervantes . . . is still . . . abominably unfeeling." "Much of the humor of Shakespeare is cruel, so cruel that Mark Twain used to say that when it did not bore him it offended him past endurance." One generalization of a more sweeping nature is risked—that humor, with the years, has grown more kindly.

This point, if true, is surely worth making. It would be pleasant to believe that as civilization has advanced, laughter, a fundamental instinct, has lost its sting. We fear that the statement is true only in part. People no doubt are no longer tickled, as were the Elizabethans, by the antics of insanity, nor perhaps at seeing a victim, like Marlowe's Bajazet, caged and poked at. But many of the old brutalities remain. There is still gleeful derision for a fat or ugly-looking woman on the stage, who is become a well-recognized type, bearing the technical name of "lemon." Grim humor—for better or worse—is not yet dead, nor will be until the impulse of hilarity is greatly chastened. Samson making firebrands of foxes' tails, Don Quixote slaughtering sheep mistakenly for famous warriors. Malvolio in the process of treatment for asininity, still bring laughter from children even while cautious parents raise the finger to protest. Besides, to make good his thesis, Mr. Howells should have proved that wit of the gentler, airier sort did not exist alongside of the boisterous. He should have shown reason why Addison's smiling censures and Rosalind's tantalizing are not as gracious as the witticisms of the present day.

If any great change has in reality come over our laughter we may per-

haps get the clue to it by asking why Mark Twain should have been bored with much of Shakespeare's humor. His remarks imply that he meant in this instance the more strictly intellectual kind—the play on words and the elaborate formal logic of foolishness. Says Touchstone to Audrey: "I am here with thee and thy goats, as the most capricious poet, honest Ovid, was among the Goths." Little wonder that the point seemed remote to Mark Twain! The first demand of laughter is understanding. It is perfectly true that appreciation of this side of Shakespeare is confined to scholars—to the rest it sounds woefully academic and unfamiliar. Admitting this, however, is far from implying that the manner and method of wit have greatly altered. Mark Twain himself had a huge liking for verbal comedies. What fun he had making a literal re-translation into English of a French version of his "Jumping Frog"; and putting into German order English sentences! So, too, a more recent writer wishes us to think it funny that to drive a car in France one must procure a license to "circulate." This is typical of much of present-day humor—phrasing in which the drolleries come from words used slightly out of tune. As for the formal logic of nonsense, it, too, is holding its own. To take the most spectacular examples of it, Mr. Shaw and Mr. Chesterton get their effects most of the time from doing seriously what Shakespeare's fools did waggishly—applying the most rigorous logic to situations in which mankind uses, instead, common sense.

The manner and method of wit, whatever may be true of its technique, are much what they have been for several centuries. It is the material of wit, we venture to believe, which has in reality undergone the change. That is to say, where in former years there were jokes for high and for low, for North and South in this country, to-day the

same joke serves almost equally well the entire land. The wit of Lowell, save perhaps in the "Biglow Papers," works upon material extremely confined in its appeal. Mark Twain, especially, broadened it to the attitudes of the typical, alert, hard-headed American, as defined first of all by the contrast with Europeans. Recent conditions have carried on enormously his initiative. Increase in travel, the growing facilities of the press and the stage, the uniformity of our educational systems, have tended to render one section of the country in many ways very much like any other. Already New York's thrust at Chicago is an almost exhausted echo, and even the Southern colonel is scarcely any more a type.

Plays given in New York are seen the same year in San Francisco; the "best-sellers" in Boston are read in about the same proportion in Richmond; the language of "fandom" is of one dialect. In a word, there is at present a much greater common stock of knowledge and custom in this country than was the case even so recently as Mark Twain's middle years. And the humorists, like George Ade and Mr. Dooley and all others who have any chance of being acclaimed Mark Twain's successors, are dealing in it. A note of philosophy they sometimes strike; of delicacy or out-of-the-way learning they know little, nor wish to, since neither is typical of the common stock.

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